Bespoke BOI New Business Product Withdrawals
11.06.2025

Bank of Ireland UK
Intermediaries

Standard Mortgage Product Range

All our products are available for Purchases and Remortgages
Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.50% fixed**	31/07/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£2,500,000	AGZK
2 Year	**4.60% fixed**	31/07/2027	**7.1% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£2,500,000	AGZL
2 Year	**4.60% fixed**	31/07/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£2,500,000	AGZN
3 Year	**4.59% fixed**	31/07/2028	**6.9% APRC**	£1,495	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£150,000	£2,500,000	AGZP
5 Year	**4.61% fixed**	31/07/2030	**6.5% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£2,500,000	AGZQ
5 Year	**4.68% fixed**	31/07/2030	**6.5% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£2,500,000	AGZR

70% Loan to Value Fixed Rates

***For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV**

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.54% fixed**	31/07/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£2,000,000	AGZS
2 Year	**4.64% fixed**	31/07/2027	**7.1% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£2,000,000	AGZT
2 Year	**4.64% fixed**	31/07/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£2,000,000	AGZU
5 Year	**4.65% fixed**	31/07/2030	**6.5% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£2,000,000	AGZV
5 Year	**4.73% fixed**	31/07/2030	**6.5% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£2,000,000	AGZW

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Classified as Private (Amber)

Standard Mortgage Product Range

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75% Loan to Value Fixed Rates

***For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV**

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.60% fixed**	31/07/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£1,000,000	AGZX
2 Year	**4.73% fixed**	31/07/2027	**7.1% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£1,000,000	AGZY
2 Year	**4.73% fixed**	31/07/2027	**7.1% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£1,000,000	AGZZ
3 Year	**4.70% fixed**	31/07/2028	**6.9% APRC**	£1,495	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2027 then 2% until 31/07/2028	£150,000	£1,000,000	AHAA
5 Year	**4.72% fixed**	31/07/2030	**6.6% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£1,000,000	AHAB
5 Year	**4.78% fixed**	31/07/2030	**6.6% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£1,000,000	AHAC

80% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.62% fixed**	31/07/2027	**7.1% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£1,000,000	AHAD
2 Year	**4.74% fixed**	31/07/2027	**7.1% APRC**	£995	£500	No	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£1,000,000	AHAE
2 Year	**4.74% fixed**	31/07/2027	**7.1% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£1,000,000	AHAG
3 Year	**4.75% fixed**	31/07/2028	**6.9% APRC**	£1,495	£500	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£150,000	£1,000,000	AHAH
5 Year	**4.75% fixed**	31/07/2030	**6.6% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£1,000,000	AHAJ
5 Year	**4.83% fixed**	31/07/2030	**6.6% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£1,000,000	AHAK

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Classified as Private (Amber)

Standard Mortgage Product Range

All our products are available for Purchases and Remortgages
Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.77% fixed**	31/07/2027	**7.2% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£750,000	AHAL
2 Year	**4.91% fixed**	31/07/2027	**7.2% APRC**	£995	£500	No	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£750,000	AHAN
2 Year	**4.91% fixed**	31/07/2027	**7.1% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£750,000	AHAP
3 Year	**4.83% fixed**	31/07/2028	**7.0% APRC**	£1,495	£500	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£150,000	£750,000	AHAQ
5 Year	**4.79% fixed**	31/07/2030	**6.6% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£750,000	AHAR
5 Year	**4.87% fixed**	31/07/2030	**6.5% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£750,000	AHAS
5 Year	**4.87% fixed**	31/07/2030	**6.6% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£750,000	AHAT

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.95% fixed**	31/07/2027	**7.2% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£250,000	£750,000	AHAU
2 Year	**5.10% fixed**	31/07/2027	**7.2% APRC**	£995	£500	No	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£250,000	£750,000	AHAV
2 Year	**5.17% fixed**	31/07/2027	**7.2% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£150,000	£750,000	AHAW
3 Year	**4.88% fixed**	31/07/2028	**7.0% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£250,000	£750,000	AHAX
3 Year	**4.98% fixed**	31/07/2028	**7.0% APRC**	£995	£500	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£250,000	£750,000	AHAY
3 Year	**5.03% fixed**	31/07/2028	**7.0% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£150,000	£750,000	AHAZ
5 Year	**4.96% fixed**	31/07/2030	**6.7% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£250,000	£750,000	AHBA
5 Year	**5.03% fixed**	31/07/2030	**6.7% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£250,000	£750,000	AHBB
5 Year	**5.07% fixed**	31/07/2030	**6.6% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£150,000	£750,000	AHBC

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Classified as Private (Amber)

Green New Build Houses

Available for new build houses only.
Property must have either a Predicted Energy Assessment or current valid Energy Performance Certificate with a rating of A or B
Reverts to our Standard Variable Rate which is currently 7.44%, for the rest of the mortgage term

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**5.10% fixed**	31/07/2027	**7.2% APRC**	£995	£750	No	Yes	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£250,000	£750,000	AHBD
5 Year	**5.03% fixed**	31/07/2030	**6.7% APRC**	£995	£750	No	Yes	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£250,000	£750,000	AHBE

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Large Loan Mortgage Product Range

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75% Loan to Value Fixed Rates

***For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV**

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.61% fixed**	31/07/2027	**7.1% APRC**	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£2,500,000	AHCH
2 Year	**4.71% fixed**	31/07/2027	**7.1% APRC**	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£2,500,000	AHCJ
5 Year	**4.74% fixed**	31/07/2030	**6.5% APRC**	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£2,500,000	AHCK
5 Year	**4.81% fixed**	31/07/2030	**6.5% APRC**	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£2,500,000	AHCL

80% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.64% fixed**	31/07/2027	**7.1% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£2,000,000	AHCN
2 Year	**4.74% fixed**	31/07/2027	**7.1% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£2,000,000	AHCP
5 Year	**4.78% fixed**	31/07/2030	**6.5% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£2,000,000	AHCQ
5 Year	**4.84% fixed**	31/07/2030	**6.5% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£2,000,000	AHCR

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.79% fixed**	31/07/2027	**7.1% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£1,500,000	AHCS
2 Year	**4.89% fixed**	31/07/2027	**7.1% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£1,500,000	AHCT
5 Year	**4.82% fixed**	31/07/2030	**6.5% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£1,500,000	AHCU
5 Year	**4.87% fixed**	31/07/2030	**6.5% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£1,500,000	AHCV

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90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	**4.95% fixed**	31/07/2027	**7.2% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£1,000,000	AHCW
2 Year	**5.09% fixed**	31/07/2027	**7.2% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£1,000,000	AHCX
2 Year	**5.21% fixed**	31/07/2027	**7.2% APRC**	£0	£0	No	No	• Capital Repayment	3% until 31/07/2026 then 2% until 31/07/2027	£750,000	£1,000,000	AHCY
5 Year	**4.97% fixed**	31/07/2030	**6.6% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£1,000,000	AHCZ
5 Year	**5.06% fixed**	31/07/2030	**6.6% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£1,000,000	AHDA
5 Year	**5.12% fixed**	31/07/2030	**6.6% APRC**	£0	£0	No	No	• Capital Repayment	4% until 31/07/2027 then 3% until 31/07/2029 then 2% until 31/07/2030	£750,000	£1,000,000	AHDB

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