Bank of Ireland for Intermediaries New Business Withdrawals
14.01.2026

Bank of Ireland UK
Intermediaries

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, 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	**3.99% fixed**	29/02/2028	**6.6% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,500,000	AJZS
2 Year	**4.18% fixed**	29/02/2028	**6.6% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,500,000	AJZT

75% 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	**4.04% fixed**	29/02/2028	**6.7% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJXY
2 Year	**4.09% fixed**	29/02/2028	**6.7% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJZU
3 Year	**4.15% fixed**	28/02/2029	**6.4% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£1,000,000	AJZV
3 Year	**4.19% fixed**	28/02/2029	**6.4% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AJZW
3 Year	**4.24% fixed**	28/02/2029	**6.4% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£1,000,000	AJZX

80% Loan to Value Fixed Rates - Purchase Only

Available for purchases only

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	**4.27% fixed**	29/02/2028	**6.6% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AKDG
3 Year	**4.32% fixed**	28/02/2029	**6.4% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AKDH

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Classified as Private (Amber)

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, for the rest of the mortgage term

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	**4.07% fixed**	29/02/2028	**6.7% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJYD
2 Year	**4.10% fixed**	29/02/2028	**6.7% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AJYE
2 Year	**4.14% fixed**	29/02/2028	**6.6% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AKDJ
3 Year	**4.22% fixed**	28/02/2029	**6.4% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£1,000,000	AJXE
3 Year	**4.28% fixed**	28/02/2029	**6.5% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AJXG

85% Loan to Value Fixed Rates - Purchase Only

Available for purchases only

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	**4.05% fixed**	29/02/2028	**6.7% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKAA
2 Year	**4.11% fixed**	29/02/2028	**6.7% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKAB
2 Year	**4.17% fixed**	29/02/2028	**6.6% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKDN
2 Year	**4.30% fixed**	29/02/2028	**6.6% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKDP
3 Year	**4.14% fixed**	28/02/2029	**6.5% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKAC
3 Year	**4.22% fixed**	28/02/2029	**6.5% APRC**	£995	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKAD
3 Year	**4.30% fixed**	28/02/2029	**6.5% APRC**	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAE
3 Year	**4.34% fixed**	28/02/2029	**6.4% APRC**	£0	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKDQ

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Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, 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	**4.09% fixed**	29/02/2028	**6.7% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKAJ
2 Year	**4.17% fixed**	29/02/2028	**6.7% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKAK
3 Year	**4.18% fixed**	28/02/2029	**6.5% APRC**	£1,495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAL
3 Year	**4.25% fixed**	28/02/2029	**6.5% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAN
5 Year	**4.40% fixed**	28/02/2031	**6.1% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AJYT

90% Loan to Value Fixed Rates - Purchase Only

Available for purchases only

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
5 Year	**4.75% fixed**	28/02/2031	**6.2% APRC**	£0	£1,500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£500,000	AKAR
5 Year	**4.75% fixed**	28/02/2031	**6.2% APRC**	£0	£3,000	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£250,000	£500,000	AKAS

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Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, 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	**4.19% fixed**	29/02/2028	**6.7% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£500,000	AKDU
2 Year	**4.44% fixed**	29/02/2028	**6.7% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£500,000	AKKR
2 Year	**4.46% fixed**	29/02/2028	**6.7% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£500,000	AKKS
2 Year	**4.59% fixed**	29/02/2028	**6.7% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£500,000	AKKT
3 Year	**4.29% fixed**	28/02/2029	**6.5% APRC**	£1,495	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£500,000	AKDV
3 Year	**4.43% fixed**	28/02/2029	**6.5% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£500,000	AKKU
3 Year	**4.52% fixed**	28/02/2029	**6.5% APRC**	£0	£500	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£500,000	AKKV
5 Year	**4.45% fixed**	28/02/2031	**6.1% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£500,000	AJYU
5 Year	**4.46% fixed**	28/02/2031	**6.1% APRC**	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£500,000	AKCZ
5 Year	**4.51% fixed**	28/02/2031	**6.2% APRC**	£0	£500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£50,000	£500,000	AJYV

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First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.94%, for the rest of the mortgage term
Available for purchases only

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
5 Year	**4.50% fixed**	28/02/2031	**6.1% APRC**	£1,495	£500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£500,000 including fees	AJXV

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
5 Year	**4.69% fixed**	28/02/2031	**6.1% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£500,000 including fees	AJXW

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