

# Bank of Ireland Existing Customer Product Switch Withdrawals

20.03.2026

## 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 | Early Repayment Charge  | Code |
|--------|-------------|------------|-----------------------------|-------------|---|------|
| 2 Year | 4.26% fixed | 31/05/2028 | 6.6% APRC                   | £1,495      | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALMS |
| 2 Year | 4.31% fixed | 31/05/2028 | 6.6% APRC                   | £995        | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALMT |
| 2 Year | 4.59% fixed | 31/05/2028 | 6.5% APRC                   | £0          | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALMU |
| 5 Year | 4.76% fixed | 31/05/2031 | 6.0% APRC                   | £995        | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALMV |
| 5 Year | 4.86% fixed | 31/05/2031 | 6.0% APRC                   | £0          | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALMW |

### 75% Loan to Value Fixed Rates

| Term   | Rate        | End Date   | Overall Cost for Comparison | Product Fee | Early Repayment Charge  | Code |
|--------|-------------|------------|-----------------------------|-------------|---|------|
| 2 Year | 4.32% fixed | 31/05/2028 | 6.6% APRC                   | £1,495      | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALMX |
| 2 Year | 4.37% fixed | 31/05/2028 | 6.6% APRC                   | £995        | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALMY |
| 2 Year | 4.64% fixed | 31/05/2028 | 6.5% APRC                   | £0          | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALMZ |
| 3 Year | 4.56% fixed | 31/05/2029 | 6.4% APRC                   | £995        | 3% until 31/05/2028 then 2% until 31/05/2029                          | ALNA |
| 3 Year | 4.74% fixed | 31/05/2029 | 6.3% APRC                   | £0          | 3% until 31/05/2028 then 2% until 31/05/2029                          | ALNB |
| 5 Year | 4.82% fixed | 31/05/2031 | 6.1% APRC                   | £995        | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALNC |
| 5 Year | 4.93% fixed | 31/05/2031 | 6.0% APRC                   | £0          | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALND |

# Buy to Let Product Range - ICR (Interest Cover Ratio)

Affordability assessed on Rental Income only (Interest Cover Ratio)

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 | Early Repayment Charge  | Code |
|--------|-------------|------------|-----------------------------|-------------|---|------|
| 2 Year | 4.26% fixed | 31/05/2028 | 6.6% APRC                   | £1,995      | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALNV |
| 2 Year | 4.51% fixed | 31/05/2028 | 6.5% APRC                   | £995        | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALNW |
| 2 Year | 4.96% fixed | 31/05/2028 | 6.4% APRC                   | £0          | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALNX |
| 3 Year | 4.86% fixed | 31/05/2029 | 6.3% APRC                   | £995        | 3% until 31/05/2028 then 2% until 31/05/2029                          | ALNY |
| 3 Year | 5.06% fixed | 31/05/2029 | 6.2% APRC                   | £0          | 3% until 31/05/2028 then 2% until 31/05/2029                          | ALNZ |
| 5 Year | 5.09% fixed | 31/05/2031 | 6.0% APRC                   | £995        | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALPA |
| 5 Year | 5.26% fixed | 31/05/2031 | 5.9% APRC                   | £0          | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALPB |

# Buy to Let Product Range - Top Slicing

Affordability assessed using applicants' personal income to cover shortfall in rental calculation.  
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 | Early Repayment Charge  | Code |
|--------|-------------|------------|-----------------------------|-------------|---|------|
| 2 Year | 4.26% fixed | 31/05/2028 | 6.6% APRC                   | £1,995      | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALPH |
| 2 Year | 4.51% fixed | 31/05/2028 | 6.6% APRC                   | £995        | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALPJ |
| 2 Year | 4.96% fixed | 31/05/2028 | 6.6% APRC                   | £0          | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALPK |
| 3 Year | 4.86% fixed | 31/05/2029 | 6.4% APRC                   | £995        | 3% until 31/05/2028 then 2% until 31/05/2029                          | ALPL |
| 3 Year | 5.06% fixed | 31/05/2029 | 6.5% APRC                   | £0          | 3% until 31/05/2028 then 2% until 31/05/2029                          | ALPN |
| 5 Year | 5.09% fixed | 31/05/2031 | 6.2% APRC                   | £995        | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALPP |
| 5 Year | 5.26% fixed | 31/05/2031 | 6.2% APRC                   | £0          | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALPQ |

# Bespoke 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 | Early Repayment Charge  | Code |
|--------|-------------|------------|-----------------------------|-------------|---|------|
| 2 Year | 4.46% fixed | 31/05/2028 | 6.6% APRC                   | £1,495      | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALPV |
| 5 Year | 4.76% fixed | 31/05/2031 | 6.1% APRC                   | £1,495      | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALPW |

## 75% Loan to Value Fixed Rates

| Term   | Rate        | End Date   | Overall Cost for Comparison | Product Fee | Early Repayment Charge  | Code |
|--------|-------------|------------|-----------------------------|-------------|---|------|
| 2 Year | 4.53% fixed | 31/05/2028 | 6.6% APRC                   | £1,495      | 3% until 31/05/2027 then 2% until 31/05/2028                          | ALPX |
| 5 Year | 4.85% fixed | 31/05/2031 | 6.2% APRC                   | £1,495      | 4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031 | ALPY |