Bank of Ireland for Intermediaries New Business Product Withdrawals
17.09.2025

Bank of Ireland UK
Intermediaries

Bespoke Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.19%, 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	**4.37% fixed**	30/11/2027	**6.9% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£2,500,000	AJDT
2 Year	**4.47% fixed**	30/11/2027	**6.8% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£2,500,000	AJDU
2 Year	**4.47% fixed**	30/11/2027	**6.9% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£2,500,000	AJDV
3 Year	**4.51% fixed**	30/09/2028	**6.7% APRC**	£1,495	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£2,500,000	AHQR
5 Year	**4.53% fixed**	30/09/2030	**6.4% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£2,500,000	AHQS
5 Year	**4.60% fixed**	30/09/2030	**6.4% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£2,500,000	AHQT

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	**4.41% fixed**	30/11/2027	**6.9% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£2,000,000	AJDW
2 Year	**4.51% fixed**	30/11/2027	**6.9% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£2,000,000	AJDX
2 Year	**4.51% fixed**	30/11/2027	**6.9% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£2,000,000	AJDY
5 Year	**4.57% fixed**	30/09/2030	**6.4% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£2,000,000	AHQY
5 Year	**4.65% fixed**	30/09/2030	**6.4% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£2,000,000	AHQZ

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	**4.44% fixed**	30/11/2027	**6.9% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£1,000,000	AJDZ
2 Year	**4.57% fixed**	30/11/2027	**6.9% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£1,000,000	AJEA
2 Year	**4.57% fixed**	30/11/2027	**6.9% APRC**	£995	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£1,000,000	AJEB
3 Year	**4.60% fixed**	30/09/2028	**6.7% APRC**	£1,495	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£1,000,000	AHRD
5 Year	**4.64% fixed**	30/09/2030	**6.4% APRC**	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£1,000,000	AHRE
5 Year	**4.70% fixed**	30/09/2030	**6.4% APRC**	£995	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£1,000,000	AHRG

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Classified as Private (Amber)

Bespoke Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.19%, 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	**4.48% fixed**	30/11/2027	**6.9% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£1,000,000	AJEC
2 Year	**4.60% fixed**	30/11/2027	**6.9% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£1,000,000	AJED
2 Year	**4.60% fixed**	30/11/2027	**6.9% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£1,000,000	AJEE
3 Year	**4.61% fixed**	30/09/2028	**6.7% APRC**	£1,495	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£1,000,000	AHRL
5 Year	**4.68% fixed**	30/09/2030	**6.4% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£1,000,000	AHRN
5 Year	**4.76% fixed**	30/09/2030	**6.4% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£1,000,000	AHRP

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	**4.42% fixed**	30/11/2027	**6.9% APRC**	£2,995	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£750,000	AJEG
2 Year	**4.50% fixed**	30/11/2027	**6.9% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£750,000	AJEH
2 Year	**4.62% fixed**	30/11/2027	**6.9% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£750,000	AJEJ
2 Year	**4.62% fixed**	30/11/2027	**6.9% APRC**	£995	£300	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£750,000	AJEK
3 Year	**4.67% fixed**	30/09/2028	**6.8% APRC**	£1,495	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£750,000	AHRT
5 Year	**4.70% fixed**	30/09/2030	**6.4% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£750,000	AHRU
5 Year	**4.78% fixed**	30/09/2030	**6.4% APRC**	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£750,000	AHRV
5 Year	**4.78% fixed**	30/09/2030	**6.4% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£750,000	AHRW

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Classified as Private (Amber)

Bespoke Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.19%, 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	**4.61% fixed**	30/11/2027	**6.9% APRC**	£2,995	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£250,000	£750,000	AJEL
2 Year	**4.69% fixed**	30/11/2027	**6.9% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£250,000	£750,000	AJEN
2 Year	**4.79% fixed**	30/11/2027	**6.9% APRC**	£1,495	£500	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£250,000	£750,000	AJEP
2 Year	**4.92% fixed**	30/11/2027	**6.9% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£150,000	£750,000	AJEQ
3 Year	**4.79% fixed**	30/09/2028	**6.8% APRC**	£1,995	£0	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£250,000	£750,000	AHSA
3 Year	**4.89% fixed**	30/09/2028	**6.8% APRC**	£995	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£250,000	£750,000	AHSB
3 Year	**4.94% fixed**	30/09/2028	**6.8% APRC**	£0	£0	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£150,000	£750,000	AHSC
5 Year	**4.88% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£250,000	£750,000	AHSD
5 Year	**4.95% fixed**	30/09/2030	**6.5% APRC**	£995	£500	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£250,000	£750,000	AHSE
5 Year	**4.99% fixed**	30/09/2030	**6.5% APRC**	£0	£0	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£150,000	£750,000	AHSG

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Bespoke Green New Build Product Range

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 7.19%, 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	**4.79% fixed**	30/11/2027	**6.9% APRC**	£1,495	£750	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£250,000	£750,000	AJER
5 Year	**4.95% fixed**	30/09/2030	**6.5% APRC**	£995	£750	No	Yes	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£250,000	£750,000	AHSJ

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Bespoke Large Loan Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.19%, for the rest of the mortgage term

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	**4.45% fixed**	30/11/2027	**6.8% APRC**	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£2,500,000	AJES
2 Year	**4.55% fixed**	30/11/2027	**6.8% APRC**	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£2,500,000	AJET
5 Year	**4.66% fixed**	30/09/2030	**6.4% APRC**	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£2,500,000	AHSN
5 Year	**4.73% fixed**	30/09/2030	**6.4% APRC**	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£2,500,000	AHSP

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	**4.50% fixed**	30/11/2027	**6.8% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£2,000,000	AJEU
2 Year	**4.60% fixed**	30/11/2027	**6.8% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£2,000,000	AJEV
5 Year	**4.71% fixed**	30/09/2030	**6.4% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£2,000,000	AHSS
5 Year	**4.77% fixed**	30/09/2030	**6.4% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£2,000,000	AHST

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	**4.52% fixed**	30/11/2027	**6.9% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£1,500,000	AJEW
2 Year	**4.62% fixed**	30/11/2027	**6.8% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£1,500,000	AJEX
5 Year	**4.73% fixed**	30/09/2030	**6.4% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,500,000	AHSW
5 Year	**4.78% fixed**	30/09/2030	**6.4% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,500,000	AHSX

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Bespoke Large Loan Mortgage Product Range

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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	**4.80% fixed**	30/11/2027	**6.9% APRC**	£3,995	£0	No	No	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£1,000,000	AJEY
2 Year	**4.94% fixed**	30/11/2027	**6.9% APRC**	£1,995	£0	No	No	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£1,000,000	AJEZ
2 Year	**5.06% fixed**	30/11/2027	**6.9% APRC**	£0	£0	No	No	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£750,000	£1,000,000	AJFA
5 Year	**4.89% fixed**	30/09/2030	**6.4% APRC**	£3,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,000,000	AHTB
5 Year	**4.98% fixed**	30/09/2030	**6.5% APRC**	£1,995	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,000,000	AHTC
5 Year	**5.04% fixed**	30/09/2030	**6.5% APRC**	£0	£0	No	No	• Capital Repayment	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£750,000	£1,000,000	AHTD

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