

Bank of Ireland for Intermediaries New Business Product Withdrawal Literature 2nd April 2026

Rate bulletin - Effective from 02 April 2026

All our Mortgages revert to our Standard Variable rate - Currently 6.94% for the remainder of the mortgage term

Standard Mortgage Product Range

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	4.99% fixed	30/06/2028	£995	£300	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	AMBR
5 Year	4.94% fixed	30/06/2031	£1,495	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	AMDX
5 Year	5.04% fixed	30/06/2031	£495	£0	Yes	Remortgage Only	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	AMDY

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	5.35% fixed	30/06/2028	£0	£500	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£500,000	AMBV

95% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	5.78% fixed	30/06/2028	£0	£500	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	Purchase Only	£50,000	£500,000 including fees	AMBX
5 Year	5.50% fixed	30/06/2031	£0	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	Purchase Only	£50,000	£500,000 including fees	AMEP

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

Affordability assessed on Rental Income only (Interest Cover Ratio)

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.00% fixed	30/06/2028	£0	£0	Yes	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	ALWX
5 Year	5.04% fixed	30/06/2031	£0	£0	Yes	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	ALWZ

Buy to Let Mortgage Product Range - Top Slicing

Affordability assessed using applicant's personal income to cover shortfall in rental calculation

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	4.93% fixed	30/06/2028	£495	£0	Yes	Remortgage Only	<ul style="list-style-type: none">• Capital Repayment• Part & Part• Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	ALXB
5 Year	4.97% fixed	30/06/2031	£995	£250	Yes	No	<ul style="list-style-type: none">• Capital Repayment• Part & Part• Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	ALXD

Bespoke Standard Mortgage Product Range

60% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	4.84% fixed	30/06/2028	£1,995	£0	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMBY
2 Year	4.94% fixed	30/06/2028	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMBZ
2 Year	4.94% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMCA
5 Year	4.92% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£2,500,000	AMCB

70% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	4.97% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,000,000	AMCC
5 Year	4.95% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£2,000,000	AMCD

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	4.90% fixed	30/06/2028	£1,995	£0	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMCE
2 Year	5.00% fixed	30/06/2028	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMCG
5 Year	5.00% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£1,000,000	AMCH

80% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.10% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMCJ
5 Year	5.00% fixed	30/06/2031	£1,995	£0	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£1,000,000	AMCK

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	4.93% fixed	30/06/2028	£2,995	£0	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMCL
2 Year	5.13% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMCN
5 Year	5.10% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£750,000	AMCP

Bespoke Standard Mortgage Product Range

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.09% fixed	30/06/2028	£2,995	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£200,000	£750,000	AMCQ
2 Year	5.17% fixed	30/06/2028	£1,995	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£200,000	£750,000	AMCR
2 Year	5.40% fixed	30/06/2028	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMCS
5 Year	5.24% fixed	30/06/2031	£995	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£200,000	£750,000	AMCT
5 Year	5.28% fixed	30/06/2031	£0	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£750,000	AMCU

Bespoke Large Loan Mortgage Product Range

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.02% fixed	30/06/2028	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£2,500,000	AMCV
5 Year	5.03% fixed	30/06/2031	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£2,500,000	AMCW

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.13% fixed	30/06/2028	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£2,000,000	AMCX
5 Year	5.11% fixed	30/06/2031	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£2,000,000	AMCY

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.17% fixed	30/06/2028	£3,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMCZ
2 Year	5.31% fixed	30/06/2028	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMDA
2 Year	5.44% fixed	30/06/2028	£0	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMDB
5 Year	5.33% fixed	30/06/2031	£0	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£1,250,000	AMDC