

# Product Switch Mortgages

## Existing Customers



- All the details on our rates are correct from 09/08/2024. Our rates can be removed at any time, without notice.
- The rates you'll be able to choose from depend on the type of mortgage you have and your Loan to Value (LTV). Your LTV ratio is the amount you owe on your mortgage as a percentage of how much your property is worth. For example if you owe £75,000 and your property is worth £100,000, your LTV would be 75%.
- Visit [bankofirelanduk.com/hub](https://bankofirelanduk.com/hub) to register and log into your hub. You'll see what your interest rate and LTV is. Or, you can visit [bankofirelanduk.com/get-in-touch](https://bankofirelanduk.com/get-in-touch) if you need to speak with us.
- All our fixed interest rates move onto a variable when the fixed period ends. Post Office residential mortgages move on to our **Standard Variable Rate (SVR), which is currently 8.04%**. Post Office Buy to Let mortgages move on to **to 9.49% which is Bank of England Base Rate plus 4.49%**. Your mortgage will stay on the variable rate for the length of your mortgage unless you switch to another deal. You can apply for a new fixed rate six months before your current deal ends.

## Standard Mortgages

### 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.65% fixed	30/11/2026	7.6% APRC	£1,495	3% until 30/11/2025 then 2% until 30/11/2026	ADMA
2 Year	4.69% fixed	30/11/2026	7.5% APRC	£995	3% until 30/11/2025 then 2% until 30/11/2026	ADMB
2 Year	5.07% fixed	30/11/2026	7.5% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADMC
5 Year	4.59% fixed	30/11/2029	6.5% APRC	£995	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADMD
5 Year	4.79% fixed	30/11/2029	6.5% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADME

#### Representative Example:

A mortgage of £76,926 payable over 11 years initially on a fixed rate for 2 years at 5.39% and then on our lender's current variable rate of 8.04% for the remaining 9 years would require 24 monthly payments of £792 and 104 monthly payments of £879.

The total amount payable would be £110,561 made up of the loan amount plus interest (£33,440), product fee (£0), valuation fee (£0), funds transfer fee (£0), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.3% APRC representative.

Post Office® Mortgages are provided by Bank of Ireland UK.

**YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

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Classified as Public (Green)

# Standard Mortgages

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.82% fixed	30/11/2026	7.5% APRC	£995	3% until 30/11/2025 then 2% until 30/11/2026	ADMG
2 Year	5.19% fixed	30/11/2026	7.5% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADMH
5 Year	4.72% fixed	30/11/2029	6.6% APRC	£995	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADMJ
5 Year	4.89% fixed	30/11/2029	6.6% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADMK

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.19% fixed	30/11/2026	7.6% APRC	£995	3% until 30/11/2025 then 2% until 30/11/2026	ADML
2 Year	5.34% fixed	30/11/2026	7.6% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADMN
5 Year	4.84% fixed	30/11/2029	6.6% APRC	£995	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADMP
5 Year	4.94% fixed	30/11/2029	6.6% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADMQ

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.39% fixed	30/11/2026	7.6% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADMR
5 Year	4.99% fixed	30/11/2029	6.6% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADMS

# Help to Buy Guarantee Mortgages

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.34% fixed	30/11/2026	7.6% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADMV
5 Year	5.04% fixed	30/11/2029	6.7% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADMW

# First Start Mortgages

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.34% fixed	30/11/2026	7.6% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADMT
5 Year	5.04% fixed	30/11/2029	6.7% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADMU

# Buy to Let Mortgages - ICR (Interest Cover Ratio)

## 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.64% fixed	30/11/2026	8.6% APRC	£1,995	3% until 30/11/2025 then 2% until 30/11/2026	ADMX
2 Year	4.84% fixed	30/11/2026	8.5% APRC	£995	3% until 30/11/2025 then 2% until 30/11/2026	ADMY
2 Year	5.24% fixed	30/11/2026	8.5% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADMZ
5 Year	4.64% fixed	30/11/2029	6.9% APRC	£995	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADNA
5 Year	4.84% fixed	30/11/2029	6.9% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADNB

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.99% fixed	30/11/2026	8.6% APRC	£995	3% until 30/11/2025 then 2% until 30/11/2026	ADNC
5 Year	4.79% fixed	30/11/2029	7.0% APRC	£995	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADND

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.39% fixed	30/11/2026	8.5% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADNE
5 Year	4.94% fixed	30/11/2029	6.9% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADNG

# Buy to Let Mortgages - Top Slicing

## 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.64% fixed	30/11/2026	8.6% APRC	£1,995	3% until 30/11/2025 then 2% until 30/11/2026	ADNH
2 Year	4.84% fixed	30/11/2026	8.6% APRC	£995	3% until 30/11/2025 then 2% until 30/11/2026	ADNJ
2 Year	5.24% fixed	30/11/2026	8.7% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADNK
5 Year	4.64% fixed	30/11/2029	7.3% APRC	£995	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADNL
5 Year	4.84% fixed	30/11/2029	7.3% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADNN

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.99% fixed	30/11/2026	8.7% APRC	£995	3% until 30/11/2025 then 2% until 30/11/2026	ADNP
5 Year	4.79% fixed	30/11/2029	7.3% APRC	£995	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADNQ

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.39% fixed	30/11/2026	8.7% APRC	£0	3% until 30/11/2025 then 2% until 30/11/2026	ADNR
5 Year	4.94% fixed	30/11/2029	7.4% APRC	£0	4% until 30/11/2026 then 3% until 30/11/2028 then 2% until 30/11/2029	ADNS

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