

# Product Switch Mortgages

## Existing Customers



- All the details on our rates are correct from 24/09/2024. 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 **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	4.39% fixed	31/12/2026	7.4% APRC	£995	3% until 31/12/2025 then 2% until 31/12/2026	AEES
2 Year	4.64% fixed	31/12/2026	7.4% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEET
5 Year	4.38% fixed	31/12/2029	6.4% APRC	£995	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEEU
5 Year	4.59% fixed	31/12/2029	6.4% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEEV

#### 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.

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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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# 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	4.55% fixed	31/12/2026	7.5% APRC	£995	3% until 31/12/2025 then 2% until 31/12/2026	AEEW
2 Year	4.79% fixed	31/12/2026	7.4% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEEY
5 Year	4.53% fixed	31/12/2029	6.5% APRC	£995	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEEY
5 Year	4.69% fixed	31/12/2029	6.4% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEEZ

## 85% 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	31/12/2026	7.6% APRC	£995	3% until 31/12/2025 then 2% until 31/12/2026	AEFA
2 Year	5.24% fixed	31/12/2026	7.5% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEFB
5 Year	4.69% fixed	31/12/2029	6.6% APRC	£995	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFC
5 Year	4.84% fixed	31/12/2029	6.5% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFD

## 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	31/12/2026	7.6% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEFE
5 Year	4.94% fixed	31/12/2029	6.6% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFG

# 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	4.94% fixed	31/12/2026	7.5% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEFK
5 Year	4.84% fixed	31/12/2029	6.6% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFN

# 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	4.94% fixed	31/12/2026	7.5% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEFH
5 Year	4.84% fixed	31/12/2029	6.6% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFJ

# 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	4.44% fixed	31/12/2026	8.6% APRC	£1,995	3% until 31/12/2025 then 2% until 31/12/2026	AEFP
2 Year	4.59% fixed	31/12/2026	8.4% APRC	£995	3% until 31/12/2025 then 2% until 31/12/2026	AEFQ
2 Year	4.99% fixed	31/12/2026	8.4% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEFS
5 Year	4.54% fixed	31/12/2029	6.9% APRC	£995	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFT
5 Year	4.69% fixed	31/12/2029	6.8% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFU

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.79% fixed	31/12/2026	8.5% APRC	£995	3% until 31/12/2025 then 2% until 31/12/2026	AEFV
5 Year	4.58% fixed	31/12/2029	6.9% APRC	£995	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFW

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.24% fixed	31/12/2026	8.5% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEFX
5 Year	4.79% fixed	31/12/2029	6.8% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEFY

# 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	4.44% fixed	31/12/2026	8.6% APRC	£1,995	3% until 31/12/2025 then 2% until 31/12/2026	AEFZ
2 Year	4.59% fixed	31/12/2026	8.6% APRC	£995	3% until 31/12/2025 then 2% until 31/12/2026	AEGA
2 Year	4.99% fixed	31/12/2026	8.6% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEGB
5 Year	4.54% fixed	31/12/2029	7.2% APRC	£995	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEGC
5 Year	4.69% fixed	31/12/2029	7.2% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEGD

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	4.79% fixed	31/12/2026	8.6% APRC	£995	3% until 31/12/2025 then 2% until 31/12/2026	AEGE
5 Year	4.58% fixed	31/12/2029	7.2% APRC	£995	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEGG

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge (ERC)	Product Code
2 Year	5.24% fixed	31/12/2026	8.7% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	AEGH
5 Year	4.79% fixed	31/12/2029	7.3% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	AEGJ

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