

Residential mortgage rates

■ All information correct as at 20/08/2010 ■ Bank of England Base Rate (BBR) is currently 0.50%
 ■ Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

For purchase and remortgage

Our residential mortgages cover a range of options, including fixed and variable rates and allow you to borrow up to 90% of the value of the property.

Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 Year	3.25% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.0% APR	75%	£799	No Higher Lending Charge	3% of the sum repaid until 31/10/2012	VW8
	3.85% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.1% APR	80%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VX1
	4.65% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.3% APR	85%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VX3
	5.25% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.4% APR	90%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VX5

Please read in conjunction with our lending criteria

**Think carefully before securing other debts against your home.
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5 Year	4.75% fixed until 31/10/2015 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.5% APR	75%	£799	No Higher Lending Charge	5% of the sum repaid until 31/10/2015	VW9
	5.25% fixed until 31/10/2015 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.7% APR	80%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	5% of the sum repaid until 31/10/2015	VX2
	5.49% fixed until 31/10/2015 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.8% APR	85%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	5% of the sum repaid until 31/10/2015	VX4
	6.09% fixed until 31/10/2015 then 4.0% variable which is Bank of England Base Rate plus 3.50%	5.1% APR	90%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	5% of the sum repaid until 31/10/2015	VX6

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Variable rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code	
Term	2.99% variable	which is Bank of England Base Rate plus 2.49% for the term of the loan	3.1% APR	75%	£799	No Higher Lending Charge	2% of the sum repaid for 12 months following completion	VZ2
	3.65% variable	which is Bank of England Base Rate plus 3.15% for the term of the loan	3.8% APR	80%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	2% of the sum repaid for 12 months following completion	VZ3
	3.95% variable	which is Bank of England Base Rate plus 3.45% for the term of the loan	4.1% APR	85%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	2% of the sum repaid for 12 months following completion	VZ4
	5.59% variable	which is Bank of England Base Rate plus 5.09% for the term of the loan	5.8% APR	90%	£799	Higher Lending Charge paid by Bank of Ireland Mortgages	2% of the sum repaid for 12 months following completion	VZ5

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First time buyer mortgage rates

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For stepping onto the ladder

We offer different options for first time buyers, including a mortgage with no arrangement fees, as well as 1st Start, our specialist first time buyer mortgage.

1st Start fixed rate

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 year	5.75% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.5% APR	95%	£599	Higher Lending Charge paid by Bank of Ireland Mortgages. Standard Valuation Fee paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VZ6

1st Start lets you use the borrowing power of a sponsor, such as a parent or close relative, to help you onto the property ladder. By taking the sponsor's income into account as well as yours (counting theirs as the main income), it boosts the amount you can borrow. And as joint borrowers it allows you to borrow up to 95% of the purchase price.

First time buyer fixed rate

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 year	5.75% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.5% APR	90%	£0	Higher Lending Charge paid by Bank of Ireland Mortgages. £400 cashback on completion. Standard Valuation Fee paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VX7

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EasySwitch mortgage rates

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For a better deal

With our EasySwitch mortgages we pay the Standard Valuation and remortgage legal fees (when you use our nominated solicitors), there's no Higher Lending Charge to pay and we won't charge you an arrangement fee.

Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 year	3.95% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.1% APR	75%	£0	No Higher Lending Charge. Standard legal fees paid by Bank of Ireland Mortgages (for remortgagers only). Standard Valuation Fee paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VX8
	5.15% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.3% APR	85%	£0	Higher Lending Charge paid by Bank of Ireland Mortgages. Standard legal fees paid by Bank of Ireland Mortgages (for remortgagers only). Standard Valuation Fee paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VX9
	5.99% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.5% APR	90%	£0	Higher Lending Charge paid by Bank of Ireland Mortgages. Standard legal fees paid by Bank of Ireland Mortgages (for remortgagers only). Standard Valuation Fee paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VY1

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FeeSaver mortgage rates

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For purchase and remortgage

Our FeeSaver mortgages are designed to reduce your up front costs. We'll pay your Standard Valuation Fee and there's no arrangement fee or Higher Lending Charge to pay.

Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
2 year	3.79% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.1% APR	75%	£0	No Higher Lending Charge. Standard Valuation Fee paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VY2
	4.95% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.3% APR	85%	£0	Higher Lending Charge paid by Bank of Ireland Mortgages. Standard Valuation Fee paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VY3
	5.85% fixed until 31/10/2012 then 4.0% variable which is Bank of England Base Rate plus 3.50%	4.5% APR	90%	£0	Higher Lending Charge paid by Bank of Ireland Mortgages. Standard Valuation Fee paid by Bank of Ireland Mortgages	3% of the sum repaid until 31/10/2012	VY4

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Self Build mortgage rates

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For building your own home

Our Self Build mortgages are designed to be used in conjunction with a Bank of Ireland bridging loan and allow you to borrow up to 75% of the property value.

Variable rate

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
Term	3.99% variable which is Bank of England Base Rate plus 3.49% for the term of the mortgage period	4.2% APR	75%	£799	No Higher Lending Charge	2% of the sum repaid for 12 months from completion	VQ1

Please read in conjunction with our lending criteria

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Buy to Let mortgage rates

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For property investors

Our Buy to Let mortgages are designed for those looking to get into the property rental market and allow you to borrow up to 75% of the value of the property.

Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Loan to Value	Arrangement Fee	Features	Early Repayment Charges	Code
3 year	5.49% fixed until 31/10/2013 then 4.50% variable which is Bank of England Base Rate plus 4.00%	5.1% APR	60%	1.5% of loan amount	No Higher Lending Charge	5% of the sum repaid until 31/10/2013	VZ7
	5.75% fixed until 31/10/2013 then 4.50% variable which is Bank of England Base Rate plus 4.00%	5.2% APR	75%	1.5% of loan amount	No Higher Lending Charge	5% of the sum repaid until 31/10/2013	VZ8

Please read in conjunction with our lending criteria

Your property may be repossessed if you do not keep up repayments on your mortgage.

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Lending Criteria

Standard and EasySwitch

Age: Minimum 18

Term: Maximum: To normal retirement age (35 year limit). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001

Loan tiers: 90% up to £500,000, 85% up to £750,000, 80% up to £850,000, 75% up to £1,000,000

Property: We do not accept shared equity, flats in converted offices or speculatively converted ex Local Authority blocks. Flats, apartments and properties above A1 and A2 commercial use premises are limited to a maximum of 75% Loan to Value

Refinance: Debt consolidation up to 90% Loan to Value (LTV) subject to clean credit history (see General Lending Criteria) where all other standard lending criteria is satisfied

Overpayments: You can repay up to 10% of the mortgage balance each year, based on the outstanding balance as at the previous 31st March, without paying any early repayment or administration charges. Minimum payment of £500

Free legals for remortgages: If your product is described as 'Standard legal fees paid by Bank of Ireland Mortgages (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

Income multiples: 4.5x main allowable income plus 1x second allowable income or 4x joint allowable income if greater

Cashback: Paid to solicitor on completion

Lending Fee: £195 (due on completion but payment can be deferred until the mortgage is fully repaid)

FeeSaver

Age: Minimum 18

Term: Maximum: To normal retirement age (35 year limit). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001

Refinance: Debt consolidation up to 90% Loan to Value (LTV) subject to clean credit history (see General Lending Criteria) where all other standard lending criteria is satisfied

Loan tiers: 90% up to £500,000, 85% up to £750,000, 80% up to £850,000, 75% up to £1,000,000

Property: We do not accept shared equity, flats in converted offices or speculatively converted ex Local Authority blocks. Flats, apartments and properties above A1 and A2 commercial use premises are limited to a maximum of 75% Loan to Value

Refinance: Debt consolidation up to 90% Loan to Value (LTV) subject to clean credit history (see General Lending Criteria) where all other standard lending criteria is satisfied

Overpayments: You can repay up to 10% of the mortgage balance each year, based on the outstanding balance as at the previous 31st March, without paying any early repayment or administration charges. Minimum payment of £500

Free legals for remortgages: If your product is described as 'Standard legal fees paid by Bank of Ireland Mortgages (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

Income multiples: 4.5x main allowable income plus 1x second allowable income or 4x joint allowable income if greater

Cashback: Paid to solicitor on completion

Lending Fee: £195 (due on completion but payment can be deferred until the mortgage is fully repaid)

Self Build Mortgages

Age: Minimum 18

Term: Maximum: To normal retirement age (35 year limit). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001

Loan tier: 75% up to £1,000,000

Property: Must have its own separate access, directly onto the public highway. Access shared with, running through a farm or in between working farm buildings are not acceptable. Properties in close proximity to working farm buildings or intensive agricultural activities, e.g. movement of livestock, storage of waste materials and machinery are unacceptable. All properties must be of Standard Construction

Loan purpose: Self Build Mortgages are generally designed to refinance a Bank of Ireland Bridging Loan that was arranged for the purpose of purchasing land and developing a single property on it, or for developing a single property on land already owned. The property must be for occupation by the borrower

Overpayments: You can pay up to 10% of the mortgage balance each year without incurring any early repayment or administration charges. Subject to a minimum payment of £500, based on the outstanding balance as at the previous 31st March each year

Income multiples: 4.5x main income plus 1x second income or 4x joint income if greater

Lending Fee: £195 (due on completion but payment can be deferred until the mortgage is fully repaid)

1st Start

Age: Minimum 18. Maximum age for sponsor: 60

Term: Maximum: To normal retirement age (35 year limit). Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001

Loan tiers: 95% up to £350,000, 90% up to £500,000, 85% up to £750,000, 80% up to £850,000, 75% up to £1,000,000

Property: We do not accept shared equity, flats in converted offices or speculatively converted ex Local Authority blocks. Flats, apartments and properties above A1 and A2 commercial use premises are limited to a maximum of 75% Loan to Value

Refinance: Debt consolidation up to 95% Loan to Value (LTV) subject to clean credit history (see General Lending Criteria) where all other standard lending criteria is satisfied

Overpayments: You can repay up to 10% of the mortgage balance each year, based on the outstanding balance as at the previous 31st March, without paying any early repayment or administration charges. Minimum payment of £500

Free legals for remortgages: If your product is described as 'Standard legal fees paid by Bank of Ireland Mortgages (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

Income multiples: Uses the main earning sponsor's income as the primary source and the main child's income as secondary source, either on a joint or +1 basis. 4.5x main allowable income plus 1x second allowable income or 4x joint income

Liability: All borrowers are jointly and separately liable for the total mortgage

Lending Fee: £195 (due on completion but payment can be deferred until the mortgage is fully repaid)

Buy to Let

Age: Minimum 21

Term: Maximum: 35 years. Minimum: 10 years (shorter terms considered by exception where we are satisfied that ability to pay exists)

Loan Size: Minimum £25,001

Loan tiers: 75% up to £500,000

Property: We do not accept shared equity, right to buys, or flats in speculatively converted office blocks. Ex Local Authority properties are acceptable subject to a minimum valuation of £90,000 for flats. 'Newly built' flats or maisonettes, or those converted within the last 12 months, are not acceptable. Flats, apartments and properties above A1 and A2 commercial use premises are limited to a maximum of 75% Loan to Value

Refinance: Debt consolidation up to 75% Loan to Value (LTV) subject to clean credit history (see General Lending Criteria) where all other standard lending criteria is satisfied

Overpayments: You can repay up to 10% of the mortgage balance each year, based on the outstanding balance as at the previous 31st March, without paying any early repayment or administration charges. Minimum payment of £500

Free legals for remortgages: If your product is described as 'Standard legal fees paid by Bank of Ireland Mortgages (for remortgagers only)' we will pay the fees for remortgages only via our nominated solicitors. Terms and Conditions apply, see our General Lending Criteria

Income multiples: Ability to pay is assessed on the rental income. The unfurnished rental income must be at least 125% of the monthly interest due. This is calculated using either the initial product rate or 5%, whichever is higher

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This criteria is not exhaustive, please contact your branch for more details.

This document can be made available in Braille, large print or audio upon request.

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