16th October 2026

AIB reduces its 4-year fixed rate for mortgages over €250,000, offering security and value to customers

- **Up to 0.35% reduction in AIB 4-year fixed rate to 3.15%-3.25% (based on Loan to Value with minimum €250,000 mortgage balance)**
- **This 4-year fixed rate is AIB's leading non-green rate**
- **Rate reduction provides certainty for customers**

AIB has announced a reduction of up to 0.35% to its 4-year fixed rate for mortgages over €250,000, available immediately for new and existing customers. The reduction reflects AIB's commitment to delivering value for customers, with this rate benefiting those whose homes don't have a Building Energy Rating of B3 or higher.

With the ECB having increased rates by 0.25% twice this year, customers are increasingly opting for the certainty of a competitively priced fixed rate. Almost nine in ten new AIB customers have opted for a fixed rate in 2026.

As many homeowners roll off historically lower rates in an environment where rates are now higher this reduction gives customers coming to the end of their fixed term price security. This rate is available to all customers subject to a minimum mortgage amount of €250,000. This includes new customers buying their first home, moving home or switching their mortgage to AIB. The offer is also available to existing customers who are on a variable rate, coming to the end of their fixed rate or topping up their mortgage. Customers who switch their mortgage to AIB can also avail of the €3,000 cashback offer.

AIB also offers key flexible features in conjunction with its fixed rate products including overpayment options up to €5,000 annually without incurring any penalty.

A monthly repayment on a new €350,000 AIB High Value 4-year fixed rate mortgage, with a loan to value of 50 to 80% over a 25-year term will be €1,695.30. The previous monthly repayment would have been €1,750.82, representing a saving of €55.52 per month, €666.24 a year, or €4,715.72 over the 25-year term.

According to the Banking and Payments Federation Ireland the average new mortgage in Ireland stood at €318,000 in Q2 2026, with the average first-time buyer mortgage at €326,000 and the average mover mortgage at €391,000, so this rate will be available to a large proportion of customers.

AIB has a full suite of mortgage options for our customers across Green, variable and fixed rates and continues to offer competitive variable mortgage rates which appeal to customers who don't wish to opt for a fixed rate.

AIB Managing Director of Retail Bank Geraldine Casey said: "With this fixed rate reduction AIB continues to offer value and security for our customers. At AIB we're digital first and in person for the moments that matter, so while customers can apply for their mortgage online, our homes advisors in communities around the country are also at hand to support you every step of the way. We are

committed to pricing our mortgages at a sustainable rate for our customers and the bank. And we continue to monitor the mortgage market and the needs of customers, making considered adjustments where appropriate."

For more information on AIB's mortgage rates seewww.aib.ie/mortgages

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The new mortgage rates are as follows:-

		Previous Rates	New Rates (effective from 16 Oct 2026)
AIB 4 Year Fixed Rate (minimum €250,000 mortgage balance)	**<= 50% LTV**	3.40%	3.15%
	> 50% <= 80% LTV	3.50%	3.20%
	> 80% LTV	3.60%	3.25%