



Residential Product Range

29 March 2023

Contact us

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build									
75%	5.59%	SVR -2.4%	24 Months	0.5%	SVR-1% (6.99%)	None	None	None	DR1051
80%	5.79%	SVR -2.2%	24 Months	0.5%	SVR-1% (6.99%)	None	None	None	DR1052
Self Build Large Loans									
75%	6.29%	SVR-1.7%	24 Months	0.5%	SVR-1% (6.99%)	None	None	None	DR1053
80%	6.49%	SVR-1.5%	24 Months	0.5%	SVR-1% (6.99%)	None	None	None	DR1054
Owner Occupied Mortgages									
80%	5.57%	Fixed	31.10.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	Free valuation	DR1144
80%	5.37%	Fixed	31.10.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	Free valuation	DR1145
90%	5.77%	Fixed	31.07.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	Free Valuation	DR1132
90%	5.77%	Fixed	31.07.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	Free Valuation	DR1133
Owner Occupied Lending Into Retirement									
60%	5.29%	SVR -2.7%	3 years	£999	SVR-1% (6.99%)	2% for 3 years	None	None	DR0655
Retro Fit									
80%	5.57%	Fixed	31.10.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	Free valuation	DR1170

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INTERMEDIARY USE ONLY



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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer									
90%	5.07%	Fixed	5 years	None	SVR-1% (6.99%)	3% for 5 years	None	Free valuation	DR1172
95%	5.47%	Fixed	5 years	None	SVR-1% (6.99%)	3% for 5 years	None	Free valuation	DR1173
First Time Buyer - Joint Borrower Sale Proprietor									
95%	5.57%	Fixed	5 years	None	SVR-1% (6.99%)	3% for 5 years	None	Free valuation	DR1174
RIO Mortgage Power Of Attorney									
50%	4.99%	SVR -3.0%	2 years	£499	SVR (7.99%)	2% for 2 years	None	None	DR1155
50%	5.87%	Fixed	5 years	£999	SVR (7.99%)	3% for 5 years	None	None	DR1157
RIO Mortgage									
50%	5.29%	SVR -2.7%	2 years	£499	SVR (7.99%)	2% for 2 years	None	None	DR1156
50%	5.97%	Fixed	5 years	£999	SVR (7.99%)	3% for 5 years	None	None	DR1158
Self Employed Mortgages									
60%	5.09%	SVR -2.9%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0954
80%	5.39%	SVR -2.6%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0955
80%	5.87%	Fixed	31.07.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	None	DR1135
80%	5.57%	Fixed	31.07.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	None	DR1153
90%	6.09%	SVR -1.9%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0956
Contractor Mortgages									
60%	4.99%	SVR -3.0%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0959
80%	5.29%	SVR -2.7%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0960
80%	5.77%	Fixed	31.07.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	None	DR1115
80%	5.47%	Fixed	31.07.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	None	DR1117
90%	6.17%	Fixed	31.07.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	None	DR1116
90%	6.17%	Fixed	31.07.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	None	DR1118
90%	5.99%	SVR -2.0%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0961