

Product Guide

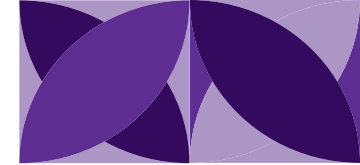
Residential Product Range

17 July 2024



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build									
75%	6.24%	SVR -2.55%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1454
80%	6.49%	SVR -2.30%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1455
Owner Occupied Mortgages									
80%	6.09%	SVR -2.70%	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1315
80%	5.27%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1487
80%	5.47%	Fixed	5 years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1424
85%	5.37%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1528
85%	5.47%	Fixed	5 years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1531
90%	5.87%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1391
90%	5.67%	Fixed	5 years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1392
Owner Occupied Second Home									
80%	6.19%	SVR -2.60%	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1101
Owner Occupied Lending Into Retirement									
60%	6.09%	SVR -2.70%	3 years	£999	SVR-1% (7.79%)	2% for 3 years	None	None	DR0655
Owner Occupied Large Loans									
80%	6.09%	SVR -2.70%	2 years	£1,495	SVR-1% (7.79%)	2% for 2 years	None	None	DR1371
80%	4.77%	Fixed	5 years	£1,495	SVR-1% (7.79%)	3% for 5 years	None	None	DR1425

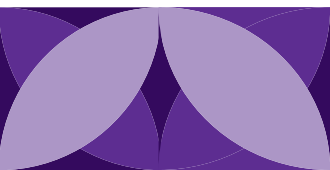




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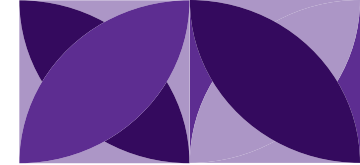
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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney									
60%	5.79%	SVR -3.0%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1310
RIO Mortgage									
60%	6.09%	SVR -2.7%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1309
60%	6.37%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1311
Self Employed Mortgages									
60%	6.09%	SVR -2.7%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR1185
80%	6.19%	SVR -2.6%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0955
90%	6.89%	SVR -1.9%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0956
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1400
80%	5.77%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1388
90%	6.77%	Fixed	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1366
90%	6.27%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1402
Contractor Mortgages									
60%	5.99%	SVR -2.8%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR1188
80%	6.09%	SVR -2.7%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0960
90%	6.79%	SVR -2.0%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0961
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1368
80%	5.67%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1437
90%	6.27%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1370
90%	5.87%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1408



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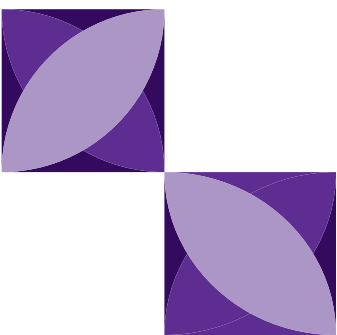




Residential Product Range

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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%	6.47%	Fixed	2 years	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1395
95%	6.67%	Fixed	2 years	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1397
90%	5.67%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1427
95%	5.87%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1335
Joint Borrower Sole Proprietor (FTB)									
95%	5.97%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1334
Retro Fit									
80%	5.27%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1500

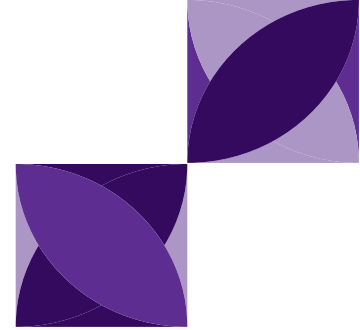


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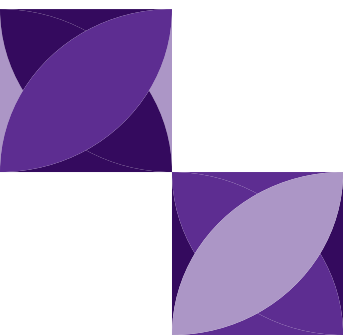


Buy to Let Product Range

17 July 2024



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL									
75%	6.09%	SVR -2.7%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1228
75%	5.87%	Fixed	5 Years	£1,999	SVR (8.79%)	3% for 5 years	None	None	DR1382
Expat BTL									
75%	5.99%	SVR -2.8%	2 years	£1,995	SVR (8.79%)	2% for 2 years	None	None	DR1343
75%	5.87%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1422
75%	5.67%	Fixed	5 years	£2,500	SVR (8.79%)	3% for 5 years	None	None	DR1442
Limited Company BTL									
75%	6.09%	SVR-2.7%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1341
75%	5.87%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1384



INTERMEDIARY USE ONLY

