

# Product Guide

## Residential Product Range

4 September 2024

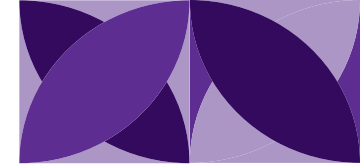


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>									
75%	5.99%	SVR -2.55%	24 Months	0.5%	SVR-1% (7.54%)	None	None	None	DR1454
80%	6.24%	SVR -2.30%	24 Months	0.5%	SVR-1% (7.54%)	None	None	None	DR1455
<b>Self Build Large Loans</b>									
75%	6.44%	SVR-2.10%	24 Months	0.5%	SVR-1% (7.54%)	None	None	None	DR1491
80%	6.64%	SVR-1.90%	24 Months	0.5%	SVR-1% (7.54%)	None	None	None	DR1492
<b>Owner Occupied Mortgages</b>									
80%	5.84%	SVR -2.70%	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1315
80%	5.07%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1489
80%	4.57%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1458
85%	5.17%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1529
85%	4.77%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1532
90%	5.37%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1459
90%	4.87%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1460
<b>Owner Occupied Second Home</b>									
80%	5.94%	SVR -2.60%	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1101
<b>Owner Occupied Lending Into Retirement</b>									
60%	5.84%	SVR -2.70%	3 years	£999	SVR-1% (7.54%)	2% for 3 years	None	None	DR0655
<b>Owner Occupied Large Loans</b>									
80%	5.84%	SVR -2.70%	2 years	£1,495	SVR-1% (7.54%)	2% for 2 years	None	None	DR1371
80%	4.47%	Fixed	5 years	£1,495	SVR-1% (7.54%)	3% for 5 years	None	None	DR1498



INTERMEDIARY USE ONLY



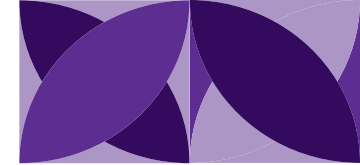


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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>RIO Mortgage Power Of Attorney</b>									
60%	5.54%	SVR -3.0%	2 years	£499	SVR (8.54%)	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.54%)	3% for 5 years	None	None	DR1310
<b>RIO Mortgage</b>									
60%	5.84%	SVR -2.7%	2 years	£499	SVR (8.54%)	2% for 2 years	None	None	DR1309
60%	6.37%	Fixed	5 years	£999	SVR (8.54%)	3% for 5 years	None	None	DR1311
<b>Self Employed Mortgages</b>									
60%	5.84%	SVR -2.7%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR1185
80%	5.94%	SVR -2.6%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR0955
90%	6.64%	SVR -1.9%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR0956
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1400
80%	5.77%	Fixed	5 Years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1388
90%	6.77%	Fixed	2 Years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1366
90%	6.27%	Fixed	5 Years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1402
<b>Contractor Mortgages</b>									
60%	5.74%	SVR -2.8%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR1188
80%	5.84%	SVR -2.7%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR0960
90%	6.54%	SVR -2.0%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR0961
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1368
80%	5.67%	Fixed	5 Years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1437
90%	6.27%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1370
90%	5.87%	Fixed	5 Years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1408





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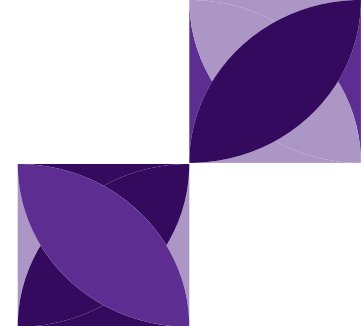
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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>First Time Buyer</b>									
90%	6.47%	Fixed	2 years	None	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1395
95%	6.67%	Fixed	2 years	None	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1397
90%	5.27%	Fixed	5 years	None	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1396
95%	5.47%	Fixed	5 years	None	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1333
<b>Joint Borrower Sole Proprietor (FTB)</b>									
95%	5.97%	Fixed	5 years	None	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1334
<b>Retro Fit</b>									
80%	5.07%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1538
<b>Professional Income Boost</b>									
80%	5.67%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1551
80%	5.27%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1552
85%	5.77%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1553
85%	5.37%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1554
90%	5.87%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1555
90%	5.47%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1556



# Buy to Let 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
<b>BTL</b>									
75%	5.84%	SVR -2.7%	2 years	£1,999	SVR (8.54%)	2% for 2 years	None	None	DR1228
75%	5.87%	Fixed	5 Years	£1,999	SVR (8.54%)	3% for 5 years	None	None	DR1382
<b>Expat BTL</b>									
75%	5.74%	SVR -2.8%	2 years	£1,995	SVR (8.54%)	2% for 2 years	None	None	DR1343
75%	5.87%	Fixed	5 years	1.5%	SVR (8.54%)	3% for 5 years	None	None	DR1422
75%	5.67%	Fixed	5 years	£2,500	SVR (8.54%)	3% for 5 years	None	None	DR1442
<b>Limited Company BTL</b>									
75%	5.84%	SVR-2.7%	2 years	£1,999	SVR (8.54%)	2% for 2 years	None	None	DR1341
75%	5.87%	Fixed	5 years	1.5%	SVR (8.54%)	3% for 5 years	None	None	DR1384

