

# Rate Guide

## New Business & Product Transfers

Effective from 5 November 2024





# New Business



# Product Guide

## Residential Product Range

5 November 2024



| Maximum LTV                                   | Interest rate | Rate Type  | Product Term | Arrangement Fee | Revert Rate    | APRC | 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%) | 7.5% | None                   | None            | None           | DR1454       |
| 80%   | 6.24%         | SVR -2.30% | 24 months    | 0.5%            | SVR-1% (7.54%) | 7.5% | None                   | None            | None           | DR1455       |
| <b>Self Build Large Loans</b>                 |               |            |              |                 |                |      |                        |                 |                |              |
| 75%   | 6.44%         | SVR-2.10%  | 24 months    | 0.5%            | SVR-1% (7.54%) | 7.6% | None                   | None            | None           | DR1491       |
| 80%   | 6.64%         | SVR-1.90%  | 24 months    | 0.5%            | SVR-1% (7.54%) | 7.7% | None                   | None            | None           | DR1492       |
| <b>Owner Occupied Mortgages</b>               |               |            |              |                 |                |      |                        |                 |                |              |
| 80%   | 5.84%         | SVR -2.70% | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | Free Valuation | DR1315       |
| 90%   | 5.17%         | Fixed      | 2 years      | £999            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | Free Valuation | DR1493       |
| 90%   | 4.77%         | Fixed      | 5 years      | £999            | SVR-1% (7.54%) | 6.6% | 3% for 5 years         | None            | Free Valuation | DR1494       |
| <b>Owner Occupied Second Home</b>             |               |            |              |                 |                |      |                        |                 |                |              |
| 80%   | 5.94%         | SVR -2.60% | 2 years      | £999            | SVR-1% (7.54%) | 7.2% | 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%) | 6.9% | 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%) | 7.5% | 2% for 2 years         | None            | None           | DR1371       |

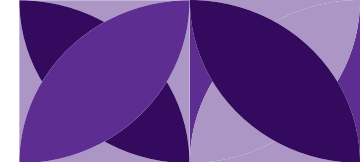


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# Residential Product Range

## 5 November 2024

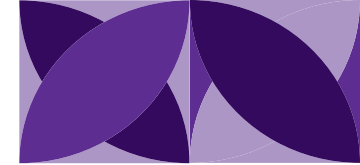


| Maximum LTV                           | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate    | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|---------------------------------------|---------------|-----------|--------------|-----------------|----------------|------|------------------------|-----------------|------------|--------------|
| <b>RIO Mortgage Power Of Attorney</b> |               |           |              |                 |                |      |                        |                 |            |              |
| 60%                                   | 5.54%         | SVR -3.0% | 2 years      | £499            | SVR (8.54%)    | 8.4% | 2% for 2 years         | None            | None       | DR1308       |
| 60%                                   | 6.27%         | Fixed     | 5 years      | £999            | SVR (8.54%)    | 8.1% | 3% for 5 years         | None            | None       | DR1310       |
| <b>RIO Mortgage</b>                   |               |           |              |                 |                |      |                        |                 |            |              |
| 60%                                   | 5.84%         | SVR -2.7% | 2 years      | £499            | SVR (8.54%)    | 8.5% | 2% for 2 years         | None            | None       | DR1309       |
| 60%                                   | 6.37%         | Fixed     | 5 years      | £999            | SVR (8.54%)    | 8.1% | 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%) | 7.4% | None                   | None            | None       | DR1185       |
| 80%                                   | 5.94%         | SVR -2.6% | 2 years      | £499            | SVR-1% (7.54%) | 7.4% | None                   | None            | None       | DR0955       |
| 90%                                   | 6.64%         | SVR -1.9% | 2 years      | £499            | SVR-1% (7.54%) | 7.6% | None                   | None            | None       | DR0956       |
| 80%                                   | 5.67%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | None       | DR1470       |
| 80%                                   | 5.27%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | None       | DR1432       |
| 85%                                   | 5.97%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | None       | DR1542       |
| 85%                                   | 5.67%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 7.0% | 3% for 5 years         | None            | None       | DR1543       |
| 90%                                   | 6.47%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.6% | 2% for 2 years         | None            | None       | DR1399       |
| 90%                                   | 5.97%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 7.2% | 3% for 5 years         | None            | None       | DR1433       |
| <b>Contractor Mortgages</b>           |               |           |              |                 |                |      |                        |                 |            |              |
| 60%                                   | 5.74%         | SVR -2.8% | 2 years      | £499            | SVR-1% (7.54%) | 7.4% | None                   | None            | None       | DR1188       |
| 80%                                   | 5.84%         | SVR -2.7% | 2 years      | £499            | SVR-1% (7.54%) | 7.4% | None                   | None            | None       | DR0960       |
| 90%                                   | 6.54%         | SVR -2.0% | 2 years      | £499            | SVR-1% (7.54%) | 7.6% | None                   | None            | None       | DR0961       |
| 80%                                   | 5.47%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.6% | 2% for 2 years         | None            | None       | DR1403       |
| 80%                                   | 5.07%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | None       | DR1507       |
| 85%                                   | 5.67%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | None       | DR1544       |
| 85%                                   | 5.37%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 6.9% | 3% for 5 years         | None            | None       | DR1545       |
| 90%                                   | 5.97%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | None       | DR1404       |
| 90%                                   | 5.57%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 7.0% | 3% for 5 years         | None            | None       | DR1438       |



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## Residential Product Range

### 5 November 2024

| Maximum LTV                                 | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate    | APRC | Early Repayment Charge | Application Fee | Incentives     | Product Code |
|---|---------------|-----------|--------------|-----------------|----------------|------|------------------------|-----------------|----------------|--------------|
| <b>First Time Buyer</b>                     |               |           |              |                 |                |      |                        |                 |                |              |
| 90%   | 6.07%         | Fixed     | 2 years      | None            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | Free Valuation | DR1426       |
| 95%   | 6.47%         | Fixed     | 2 years      | None            | SVR-1% (7.54%) | 7.6% | 2% for 2 years         | None            | Free Valuation | DR1428       |
| 90%   | 5.27%         | Fixed     | 5 years      | None            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | Free Valuation | DR1396       |
| 95%   | 5.47%         | Fixed     | 5 years      | None            | SVR-1% (7.54%) | 6.9% | 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%) | 7.1% | 3% for 5 years         | None            | Free Valuation | DR1334       |
| <b>Professional Income Boost</b>            |               |           |              |                 |                |      |                        |                 |                |              |
| 80%   | 5.37%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | None           | DR1557       |
| 80%   | 4.97%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 6.7% | 3% for 5 years         | None            | None           | DR1558       |
| 85%   | 5.47%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | None           | DR1559       |
| 85%   | 5.07%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | None           | DR1560       |
| 90%   | 5.57%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | None           | DR1561       |
| 90%   | 5.17%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | None           | DR1562       |

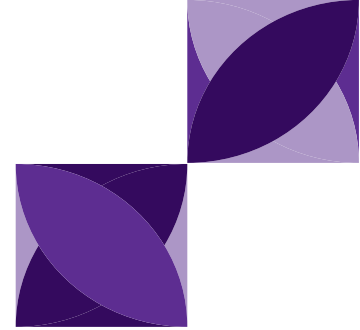


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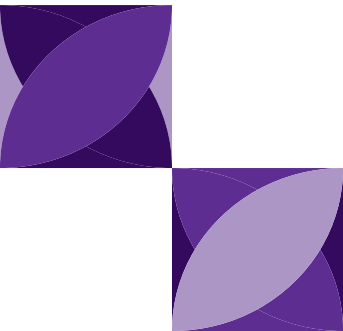


# Buy to Let Product Range

## 5 November 2024



| Maximum LTV                | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|----------------------------|---------------|-----------|--------------|-----------------|-------------|------|------------------------|-----------------|------------|--------------|
| <b>BTL</b>                 |               |           |              |                 |             |      |                        |                 |            |              |
| 75%                        | 5.84%         | SVR -2.7% | 2 years      | £1,999          | SVR (8.54%) | 8.6% | 2% for 2 years         | None            | None       | DR1228       |
| 75%                        | 5.87%         | Fixed     | 5 Years      | £1,999          | SVR (8.54%) | 7.8% | 3% for 5 years         | None            | None       | DR1382       |
| <b>Expat BTL</b>           |               |           |              |                 |             |      |                        |                 |            |              |
| 75%                        | 5.74%         | SVR -2.8% | 2 years      | £1,995          | SVR (8.54%) | 8.4% | 2% for 2 years         | None            | None       | DR1343       |
| 75%                        | 5.87%         | Fixed     | 5 years      | 1.5%            | SVR (8.54%) | 7.7% | 3% for 5 years         | None            | None       | DR1422       |
| 75%                        | 5.67%         | Fixed     | 5 years      | £2,500          | SVR (8.54%) | 7.7% | 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%) | 8.4% | 2% for 2 years         | None            | None       | DR1341       |
| 75%                        | 5.87%         | Fixed     | 5 years      | 1.5%            | SVR (8.54%) | 7.8% | 3% for 5 years         | None            | None       | DR1384       |



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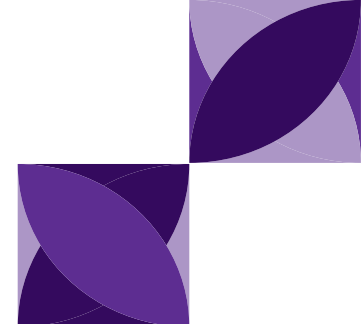
# Retentions / Product Transfers



# Product Guide

## Retentions Residential Product Range

5 November 2024



| Maximum LTV        | Interest rate | Rate Type   | Product Term | Arrangement Fee | Revert Rate    | APRC | Early Repayment Charge | Application Fee | Incentives                             | Product Code |
|--------------------|---------------|-------------|--------------|-----------------|----------------|------|------------------------|-----------------|--|--------------|
| <b>Residential</b> |               |             |              |                 |                |      |                        |                 |  |              |
| 80%                | 5.59%         | (SVR-2.95%) | 2 years      | None            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1385       |
| 80%                | 4.67%         | Fixed       | 2 years      | None            | SVR-1% (7.54%) | 7.2% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1519       |
| 80%                | 4.37%         | Fixed       | 5 years      | None            | SVR-1% (7.54%) | 6.4% | 3% for 5 years         | None            | No legals or fresh valuation* required | DR1520       |
| 85%                | 4.77%         | Fixed       | 2 years      | None            | SVR-1% (7.54%) | 7.2% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1604       |
| 85%                | 4.47%         | Fixed       | 5 years      | None            | SVR-1% (7.54%) | 6.5% | 3% for 5 years         | None            | No legals or fresh valuation* required | DR1605       |
| 90%                | 5.94%         | (SVR-2.60%) | 2 years      | None            | SVR-1% (7.54%) | 7.2% | 1% for 2 years         | None            | No legals or fresh valuation* required | DR1302       |
| 90%                | 4.97%         | Fixed       | 2 years      | None            | SVR-1% (7.54%) | 7.3% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1479       |
| 90%                | 4.57%         | Fixed       | 5 years      | None            | SVR-1% (7.54%) | 6.5% | 3% for 5 years         | None            | No legals or fresh valuation* required | DR1481       |
| 95%                | 5.97%         | Fixed       | 2 years      | None            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1482       |

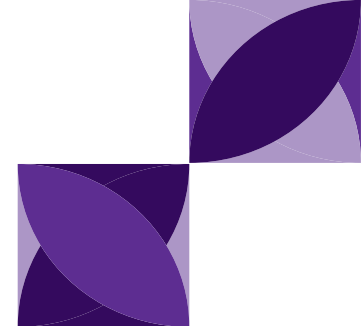
\*If borrower disagrees with indexed LTV a new valuation will be required, which is chargeable





# Retentions Buy to Let Product Range

## 5 November 2024



| Maximum LTV                | Interest rate | Rate Type   | Product Term | Arrangement Fee | Revert Rate | APRC | Early Repayment Charge | Application Fee | Incentives                            | Product Code |
|----------------------------|---------------|-------------|--------------|-----------------|-------------|------|------------------------|-----------------|---------------------------------------|--------------|
| <b>BTL</b>                 |               |             |              |                 |             |      |                        |                 |                                       |              |
| 75%                        | 5.84%         | (SVR-2.70%) | 2 years      | None            | SVR (8.54%) | 8.3% | 2% for 2 years         | None            | No legals or fresh valuation required | DR1345       |
| 75%                        | 5.67%         | Fixed       | 5 years      | None            | SVR (8.54%) | 7.6% | 3% for 5 years         | None            | No legals or fresh valuation required | DR1347       |
| <b>Expat BTL</b>           |               |             |              |                 |             |      |                        |                 |                                       |              |
| 75%                        | 5.84%         | (SVR-2.70%) | 2 years      | None            | SVR (8.54%) | 8.3% | 2% for 2 years         | None            | No legals or fresh valuation required | DR1355       |
| 75%                        | 6.27%         | Fixed       | 5 years      | None            | SVR (8.54%) | 7.9% | 3% for 5 years         | None            | No legals or fresh valuation required | DR1306       |
| <b>Limited Company BTL</b> |               |             |              |                 |             |      |                        |                 |                                       |              |
| 75%                        | 5.84%         | (SVR-2.70%) | 2 years      | None            | SVR (8.54%) | 8.3% | 2% for 2 years         | None            | No legals or fresh valuation required | DR1354       |
| 75%                        | 6.47%         | Fixed       | 5 years      | None            | SVR (8.54%) | 7.9% | 3% for 5 years         | None            | No legals or fresh valuation required | DR1307       |
| <b>HMO Large</b>           |               |             |              |                 |             |      |                        |                 |                                       |              |
| 65%                        | 6.84%         | (SVR-1.70%) | 3 years      | None            | SVR (8.54%) | 7.9% | 0.5% for 3 years       | None            | No legals or fresh valuation required | DR0693       |
| <b>HMO Small</b>           |               |             |              |                 |             |      |                        |                 |                                       |              |
| 75%                        | 6.54%         | (SVR-2.00%) | 3 years      | None            | SVR (8.54%) | 7.8% | 0.5% for 3 years       | None            | No legals or fresh valuation required | DR0967       |

