

Rate Guide

New Business & Product Transfers

Effective from 22 January 2025





New Business



Product Guide

Residential Product Range

22 January 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build										
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
Self Build Large Loans										
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
Owner Occupied Mortgages										
80%	5.84%	SVR -2.70%	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1315
80%	5.27%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	Free Valuation	DR1487
80%	4.87%	Fixed	5 years	£999	SVR-1% (7.54%)	6.7%	3% for 5 years	None	Free Valuation	DR1581
85%	5.37%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	Free Valuation	DR1528
85%	4.97%	Fixed	5 years	£999	SVR-1% (7.54%)	6.7%	3% for 5 years	None	Free Valuation	DR1571
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1534
90%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	Free Valuation	DR1535
Owner Occupied Second Home										
80%	5.94%	SVR -2.60%	2 years	£999	SVR-1% (7.54%)	7.2%	2% for 2 years	None	Free Valuation	DR1101
Owner Occupied Lending Into Retirement										
60%	5.84%	SVR -2.70%	3 years	£999	SVR-1% (7.54%)	6.9%	2% for 3 years	None	None	DR0655
Owner Occupied Large Loans										
80%	5.84%	SVR -2.70%	2 years	£1,495	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1371

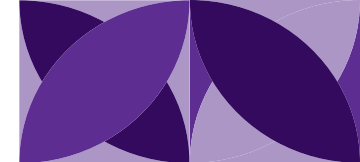


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Residential Product Range

22 January 2025

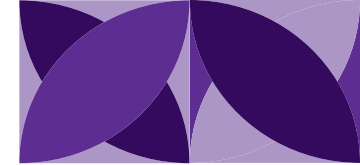


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney										
60%	5.54%	SVR -3.0%	2 years	£499	SVR (8.54%)	8.4%	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.54%)	8.1%	3% for 5 years	None	None	DR1310
RIO Mortgage										
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
Self Employed Mortgages										
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
Contractor Mortgages										
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%	5.67%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1405
80%	5.27%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1515
85%	5.87%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1590
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

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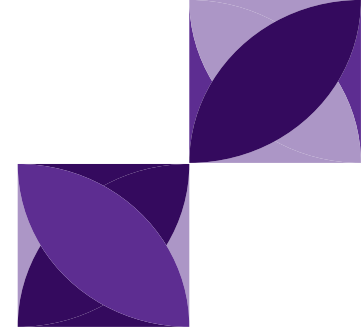
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
90%	6.07%	Fixed	2 years	None	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1426
95%	6.47%	Fixed	2 years	None	SVR-1% (7.54%)	7.6%	2% for 2 years	None	Free Valuation	DR1428
90%	5.67%	Fixed	5 years	None	SVR-1% (7.54%)	7.0%	3% for 5 years	None	Free Valuation	DR1427
95%	5.87%	Fixed	5 years	None	SVR-1% (7.54%)	7.1%	3% for 5 years	None	Free Valuation	DR1335
Joint Borrower Sole Proprietor (FTB)										
95%	5.97%	Fixed	5 years	None	SVR-1% (7.54%)	7.1%	3% for 5 years	None	Free Valuation	DR1334
Professional Income Boost										
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

22 January 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
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
Expat BTL										
75%	5.74%	SVR -2.8%	2 years	£1,995	SVR (8.54%)	8.4%	2% for 2 years	None	None	DR1343
75%	5.67%	Fixed	5 years	1.5%	SVR (8.54%)	7.6%	3% for 5 years	None	None	DR1475
75%	5.47%	Fixed	5 years	£2,500	SVR (8.54%)	7.7%	3% for 5 years	None	None	DR1474
Limited Company BTL										
75%	5.84%	SVR-2.7%	2 years	£1,999	SVR (8.54%)	8.4%	2% for 2 years	None	None	DR1341
75%	5.67%	Fixed	5 years	1.5%	SVR (8.54%)	7.7%	3% for 5 years	None	None	DR1443



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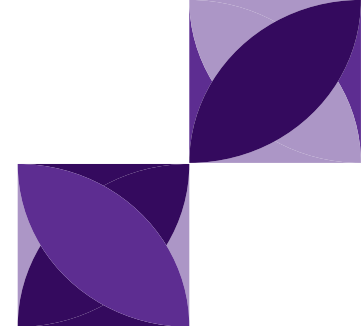
Retentions / Product Transfers



Product Guide

Retentions Residential Product Range

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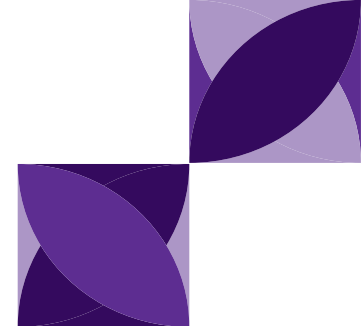
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
80%	5.59%	(SVR-2.95%)	2 years	None	SVR-1% (7.54%)	7.4%	2% for 2 years	None	No legals or fresh valuation* required	DR1385
80%	5.17%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1449
80%	4.87%	Fixed	5 years	None	SVR-1% (7.54%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1352
85%	5.27%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1606
85%	4.97%	Fixed	5 years	None	SVR-1% (7.54%)	6.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1607
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%	5.47%	Fixed	2 years	None	SVR-1% (7.54%)	7.4%	2% for 2 years	None	No legals or fresh valuation* required	DR1521
90%	5.07%	Fixed	5 years	None	SVR-1% (7.54%)	6.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1522
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
95%	5.67%	Fixed	5 years	None	SVR-1% (7.54%)	7.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1659

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



Retentions Buy to Let Product Range

22 January 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	6.24%	(SVR-2.30%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1387
75%	5.67%	Fixed	5 years	None	SVR (8.54%)	7.6%	3% for 5 years	None	No legals or fresh valuation required	DR1347
Expat BTL										
75%	6.44%	(SVR-2.10%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1418
75%	6.27%	Fixed	5 years	None	SVR (8.54%)	7.9%	3% for 5 years	None	No legals or fresh valuation required	DR1306
Limited Company BTL										
75%	6.34%	(SVR-2.20%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1419
75%	6.47%	Fixed	5 years	None	SVR (8.54%)	7.9%	3% for 5 years	None	No legals or fresh valuation required	DR1307
HMO Large										
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
HMO Small										
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	DR0697

