

# Rate Guide

## New Business & Product Transfers

Effective from 26 February 2025





# New Business



# Product Guide

## Residential Product Range

26 February 2025

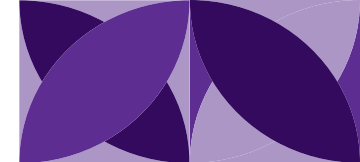


| Maximum LTV                                   | Interest rate | Rate Type  | Product Term | Arrangement Fee | Revert Rate    | APRC | Early Repayment Charge | Application Fee | Incentives     | Product Code |
|---|---------------|------------|--------------|-----------------|----------------|------|------------------------|-----------------|----------------|--------------|
| <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       |
| 80%   | 5.37%         | Fixed      | 2 years      | £999            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | Free Valuation | DR1569       |
| 80%   | 4.97%         | Fixed      | 5 years      | £999            | SVR-1% (7.54%) | 6.7% | 3% for 5 years         | None            | Free Valuation | DR1377       |
| 85%   | 5.47%         | Fixed      | 2 years      | £999            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | Free Valuation | DR1582       |
| 85%   | 5.07%         | Fixed      | 5 years      | £999            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | Free Valuation | DR1583       |
| 90%   | 5.57%         | Fixed      | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | Free Valuation | DR1534       |
| 90%   | 5.17%         | Fixed      | 5 years      | £999            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | Free Valuation | DR1585       |
| <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       |



# Residential Product Range

## 26 February 2025

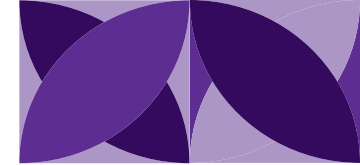


| Maximum LTV                           | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate    | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|---------------------------------------|---------------|-----------|--------------|-----------------|----------------|------|------------------------|-----------------|------------|--------------|
| <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%                                   | 5.77%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | None       | DR1588       |
| 85%                                   | 5.67%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 7.0% | 3% for 5 years         | None            | None       | DR1543       |
| 90%                                   | 6.27%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.6% | 2% for 2 years         | None            | None       | DR1401       |
| 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%) | 7.4% | 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%                                   | 5.17%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | None       | DR1591       |
| 90%                                   | 5.77%         | Fixed     | 2 years      | £999            | SVR-1% (7.54%) | 7.5% | 2% for 2 years         | None            | None       | DR1407       |
| 90%                                   | 5.37%         | Fixed     | 5 years      | £999            | SVR-1% (7.54%) | 6.9% | 3% for 5 years         | None            | None       | DR1381       |



INTERMEDIARY USE ONLY





## Residential Product Range

26 February 2025

| 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%   | 5.47%         | Fixed     | 5 years      | None            | SVR-1% (7.54%) | 6.9% | 3% for 5 years         | None            | Free Valuation | DR1466       |
| 95%   | 5.67%         | Fixed     | 5 years      | None            | SVR-1% (7.54%) | 7.0% | 3% for 5 years         | None            | Free Valuation | DR1468       |
| <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       |

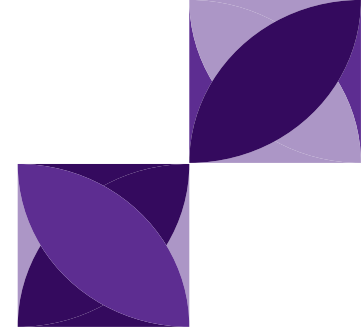


INTERMEDIARY USE ONLY



# Buy to Let Product Range

## 26 February 2025



| 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%                        | 6.24%         | SVR -2.3% | 2 years      | £1,999          | SVR (8.54%) | 8.5% | 2% for 2 years         | None            | None       | DR1439       |
| 75%                        | 6.07%         | Fixed     | 5 Years      | £1,999          | SVR (8.54%) | 7.9% | 3% for 5 years         | None            | None       | DR1441       |
| <b>Expat BTL</b>           |               |           |              |                 |             |      |                        |                 |            |              |
| 75%                        | 6.24%         | SVR -2.3% | 2 years      | £1,995          | SVR (8.54%) | 8.5% | 2% for 2 years         | None            | None       | DR1574       |
| 75%                        | 5.97%         | Fixed     | 5 years      | 1.5%            | SVR (8.54%) | 7.9% | 3% for 5 years         | None            | None       | DR1476       |
| 75%                        | 5.77%         | Fixed     | 5 years      | £2,500          | SVR (8.54%) | 7.8% | 3% for 5 years         | None            | None       | DR1525       |
| <b>Limited Company BTL</b> |               |           |              |                 |             |      |                        |                 |            |              |
| 75%                        | 6.24%         | SVR-2.3%  | 2 years      | £1,999          | SVR (8.54%) | 8.5% | 2% for 2 years         | None            | None       | DR1360       |
| 75%                        | 5.97%         | Fixed     | 5 years      | 1.5%            | SVR (8.54%) | 7.9% | 3% for 5 years         | None            | None       | DR1444       |
| 75%                        | 5.87%         | Fixed     | 5 years      | £2500           | SVR (8.54%) | 7.8% | 3% for 5 years         | None            | None       | DR1702       |



INTERMEDIARY USE ONLY



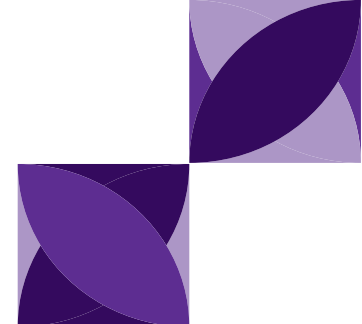
# Retentions / Product Transfers



# Product Guide

## Retentions Residential Product Range

26 February 2025



| Maximum LTV        | Interest rate | Rate Type   | Product Term | Arrangement Fee | Revert Rate    | APRC | Early Repayment Charge | Application Fee | Incentives                             | Product Code |
|--------------------|---------------|-------------|--------------|-----------------|----------------|------|------------------------|-----------------|--|--------------|
| <b>Residential</b> |               |             |              |                 |                |      |                        |                 |  |              |
| 60%                | 5.07%         | Fixed       | 2 years      | None            | SVR-1% (7.54%) | 7.3% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1641       |
| 60%                | 4.87%         | Fixed       | 5 years      | None            | SVR-1% (7.54%) | 6.6% | 3% for 5 years         | None            | No legals or fresh valuation* required | DR1643       |
| 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%                | 5.37%         | Fixed       | 2 years      | None            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1598       |
| 80%                | 4.97%         | Fixed       | 5 years      | None            | SVR-1% (7.54%) | 6.7% | 3% for 5 years         | None            | No legals or fresh valuation* required | DR1599       |
| 85%                | 5.37%         | Fixed       | 2 years      | None            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1653       |
| 85%                | 5.07%         | Fixed       | 5 years      | None            | SVR-1% (7.54%) | 6.7% | 3% for 5 years         | None            | No legals or fresh valuation* required | DR1655       |
| 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%                | 5.57%         | Fixed       | 2 years      | None            | SVR-1% (7.54%) | 7.4% | 2% for 2 years         | None            | No legals or fresh valuation* required | DR1657       |
| 90%                | 5.17%         | Fixed       | 5 years      | None            | SVR-1% (7.54%) | 6.8% | 3% for 5 years         | None            | No legals or fresh valuation* required | DR1415       |
| 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       |

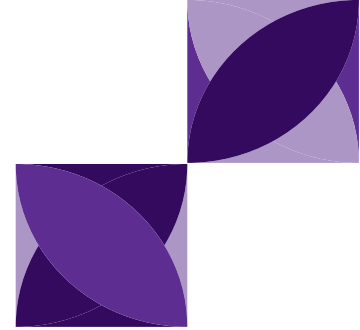
\*If borrower disagrees with indexed LTV a new valuation will be required, which is chargeable





# Retentions Buy to Let Product Range

## 26 February 2025



| 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%                        | 6.39%         | (SVR-2.15%) | 2 years      | None            | SVR (8.54%) | 8.4% | 2% for 2 years         | None            | No legals or fresh valuation required | DR1690       |
| 75%                        | 6.07%         | Fixed       | 5 years      | None            | SVR (8.54%) | 7.8% | 3% for 5 years         | None            | No legals or fresh valuation required | DR1451       |
| <b>Expat BTL</b>           |               |             |              |                 |             |      |                        |                 |                                       |              |
| 75%                        | 6.59%         | (SVR-1.95%) | 2 years      | None            | SVR (8.54%) | 8.5% | 2% for 2 years         | None            | No legals or fresh valuation required | DR1688       |
| 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%                        | 6.49%         | (SVR-2.05%) | 2 years      | None            | SVR (8.54%) | 8.5% | 2% for 2 years         | None            | No legals or fresh valuation required | DR1686       |
| 75%                        | 6.17%         | Fixed       | 5 years      | None            | SVR (8.54%) | 7.8% | 3% for 5 years         | None            | No legals or fresh valuation required | DR1420       |
| <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 | DR0697       |

