

Product Guide

Residential Product Range 6 June 2024

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code		
Self Build											
75% 80%	5.99% 6.39%	SVR -2.80% SVR -2.40%	24 Months 24 Months	0.5% 0.5%	SVR-1% (7.79%) SVR-1% (7.79%)	None None	None None	None None	DR1276 DR1192		
Self Build Lar	ge Loans										
75% 80%	6.69% 6.89%	SVR-2.10% SVR-1.90%	24 Months 24 Months	0.5% 0.5%	SVR-1% (7.79%) SVR-1% (7.79%)	None None	None None	None None	DR1491 DR1492		
Owner Occup	Owner Occupied Mortgages										
80% 90%	6.09% 5.67%	SVR -2.70% Fixed	2 Years 2 years	£999	SVR-1% (7.79%) SVR-1% (7.79%)	2% for 2 years 2% for 2 years	None None	Free Valuation Free Valuation	DR1315 DR1389		
Owner Occup	oied Second l	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% 80%	6.09% 5.37%	SVR -2.70% Fixed	2 years 5 years	£1,495 £1,495	SVR-1% (7.79%) SVR-1% (7.79%)	2% for 2 years 3% for 5 years	None None	None None	DR1371 DR1394		











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RIO Mortga	age Power Of	Attorney								
60% 60%	5.79% 6.27%	SVR -3.0% Fixed	2 years 5 years	£499 £999	SVR (8.79%) SVR (8.79%)	2% for 2 years 3% for 5 years	None None	None None	DR1308 DR1310	
RIO Mortgage										
60% 60%	6.09% 6.37%	SVR -2.7% Fixed	2 years 5 years	£499 £999	SVR (8.79%) SVR (8.79%)	2% for 2 years 3% for 5 years	None None	None None	DR1309 DR1311	
Self Employed Mortgages										
60% 80% 90% 80% 80% 90%	6.09% 6.19% 6.89% 5.97% 5.67% 6.77% 6.27%	SVR -2.7% SVR -2.6% SVR -1.9% Fixed Fixed Fixed Fixed	2 years 2 years 2 years 2 years 5 Years 2 Years 5 Years 5 Years	£499 £499 £499 £999 £999 £999	SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%)	None None None 2% for 2 years 3% for 5 years 2% for 2 years 3% for 5 years	None None None None None None	None None None None None None	DR1185 DR0955 DR0956 DR1398 DR1378 DR1366 DR1402	
Contractor	Mortgages									
60% 80% 90% 80% 90%	5.99% 6.09% 6.79% 6.07% 5.17% 6.27%	SVR -2.8% SVR -2.7% SVR -2.0% Fixed Fixed Fixed	2 years 2 years 2 years 2 years 5 Years 2 years	£499 £499 £499 £999 £999	SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%)	None None None 2% for 2 years 3% for 5 years 2% for 2 years	None None None None None	None None None None None	DR1188 DR0960 DR0961 DR1368 DR1406 DR1370 DR1381	
	60% 60% RIO Mortga 60% 60% Self Empl 60% 80% 90% 80% 90% 90% Contractor 60% 80% 90% 80% 90%	RIO Mortgage Power Of 60% 5.79% 60% 6.27% RIO Mortgage 60% 6.09% 60% 6.37% Self Employed Mortgage 60% 6.09% 80% 6.19% 90% 6.89% 80% 5.67% 90% 6.27% Contractor Mortgages 60% 5.99% 80% 6.09% 90% 6.79% 80% 6.07% 80% 5.17% 90% 6.27%	RIO Mortgage Power Of Attorney 60% 5.79% SVR -3.0% 60% 6.27% Fixed RIO Mortgage 60% 6.09% SVR -2.7% 60% 6.37% Fixed Self Employed Mortgages 60% 6.09% SVR -2.7% 80% 6.19% SVR -2.6% 90% 6.89% SVR -1.9% 80% 5.97% Fixed 80% 5.67% Fixed 90% 6.77% Fixed 90% 6.27% Fixed Contractor Mortgages 60% 5.99% SVR -2.8% 80% 6.09% SVR -2.7% 90% 6.79% SVR -2.0% 80% 6.09% SVR -2.0% 80% 6.07% Fixed 80% 6.07% Fixed 80% 6.07% Fixed 80% 6.07% Fixed 80% 6.27% Fixed <td>LTV rate Type Term RIO Mortgage 60% 6.27% SVR -3.0% 2 years 5 years 5 years RIO Mortgages 60% 6.09% SVR -2.7% 2 years 60% 6.37% Fixed 5 years Self Employed Mortgages 60% 6.09% SVR -2.7% 2 years 80% 6.19% SVR -2.6% 2 years 90% 6.89% SVR -2.6% 2 years 80% 5.97% Fixed 2 years 80% 5.67% Fixed 5 Years 90% 6.27% Fixed 5 Years Contractor Mortgages 60% 5.99% SVR -2.8% 2 years 80% 6.09% SVR -2.7% 2 years 90% 6.79% SVR -2.0% 2 years 80% 6.09% SVR -2.0% 2 years 80% 6.07% Fixed</td> <td>LTV rate Type Term Fee RIO Mortgage Power Of Attorney 60% 5.79% SVR -3.0% 2 years £499 60% 6.27% Fixed 5 years £999 RIO Mortgages Self Employed Mortgages 60% 6.09% SVR -2.7% 2 years £499 80% 6.19% SVR -2.6% 2 years £499 80% 6.19% SVR -2.6% 2 years £499 80% 6.89% SVR -1.9% 2 years £499 80% 5.67% Fixed 2 years £999 80% 5.67% Fixed 5 Years £999 90% 6.77% Fixed 2 Years £999 90% 6.27% Fixed 5 Years £999 Contractor Mortgages 60% 5.99% SVR -2.8% 2 years £499 80% 6.09% SVR -2.0% 2 years £499</td> <td> RIO Mortgage Power Of Attorney</td> <td> RIO Mortgage Power Of Attorney </td> <td> RIO Mortgage Power Of Attorney </td> <td> RIO Mortgage Power Of Attorney</td>	LTV rate Type Term RIO Mortgage 60% 6.27% SVR -3.0% 2 years 5 years 5 years RIO Mortgages 60% 6.09% SVR -2.7% 2 years 60% 6.37% Fixed 5 years Self Employed Mortgages 60% 6.09% SVR -2.7% 2 years 80% 6.19% SVR -2.6% 2 years 90% 6.89% SVR -2.6% 2 years 80% 5.97% Fixed 2 years 80% 5.67% Fixed 5 Years 90% 6.27% Fixed 5 Years Contractor Mortgages 60% 5.99% SVR -2.8% 2 years 80% 6.09% SVR -2.7% 2 years 90% 6.79% SVR -2.0% 2 years 80% 6.09% SVR -2.0% 2 years 80% 6.07% Fixed	LTV rate Type Term Fee RIO Mortgage Power Of Attorney 60% 5.79% SVR -3.0% 2 years £499 60% 6.27% Fixed 5 years £999 RIO Mortgages Self Employed Mortgages 60% 6.09% SVR -2.7% 2 years £499 80% 6.19% SVR -2.6% 2 years £499 80% 6.19% SVR -2.6% 2 years £499 80% 6.89% SVR -1.9% 2 years £499 80% 5.67% Fixed 2 years £999 80% 5.67% Fixed 5 Years £999 90% 6.77% Fixed 2 Years £999 90% 6.27% Fixed 5 Years £999 Contractor Mortgages 60% 5.99% SVR -2.8% 2 years £499 80% 6.09% SVR -2.0% 2 years £499	RIO Mortgage Power Of Attorney	RIO Mortgage Power Of Attorney	RIO Mortgage Power Of Attorney	RIO Mortgage Power Of Attorney	







Residential Product Range 6 June 2024

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time B	uyer								
90% 95% 90% 95%	6.47% 6.67% 5.27% 5.47%	Fixed Fixed Fixed Fixed	2 years 2 years 5 years 5 years	None None None None	SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%) SVR-1% (7.79%)	2% for 2 years 2% for 2 years 3% for 5 years 3% for 5 years	None None None None	Free Valuation Free Valuation Free Valuation Free Valuation	DR1395 DR1397 DR1396 DR1333
Joint Borrow	er Sole Prop	rietor (FTB)							
95%	5.97%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1334
Retro Fit									
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1461





Buy to Let Product Range 29 May 2024

Maximum	Interest	Rate	Product	Arrangement	Revert	Early Repayment	Application	Incentives	Product
LTV	rate	Type	Term	Fee	Rate	Charge	Fee		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%	6.09%	SVR -2.7%	2 years	£1,995	SVR (8.79%)	2% for 2 years	None	None	DR1267
75%	5.87%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1422
75%	5.87%	Fixed	5 years	£2,500	SVR (8.79%)	3% for 5 years	None	None	DR1421
Limited Co	ompany 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



