

# Rate Guide

## New Business & Product Transfers

Effective from 20 November 2024





# New Business



# Product Guide

## Residential Product Range

20 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
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
<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

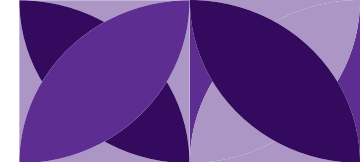


INTERMEDIARY USE ONLY



# Residential Product Range

## 20 November 2024

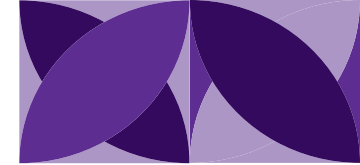


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>RIO Mortgage Power Of Attorney</b>										
60%	5.54%	SVR -3.0%	2 years	£499	SVR (8.54%)	8.4%	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	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%	5.67%	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



INTERMEDIARY USE ONLY





## Residential Product Range

20 November 2024

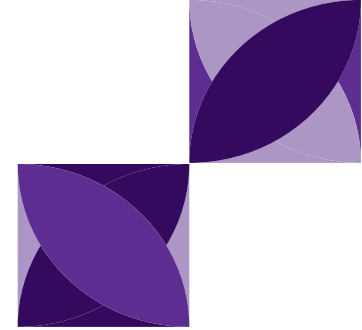
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>First Time Buyer</b>										
90%	6.07%	Fixed	2 years	None	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1426
95%	6.47%	Fixed	2 years	None	SVR-1% (7.54%)	7.6%	2% for 2 years	None	Free Valuation	DR1428
90%	5.67%	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
<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



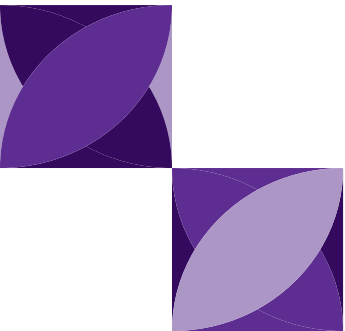
INTERMEDIARY USE ONLY

# Buy to Let Product Range

## 20 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%	5.67%	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
<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%	5.67%	Fixed	5 years	1.5%	SVR (8.54%)	7.7%	3% for 5 years	None	None	DR1443



INTERMEDIARY USE ONLY



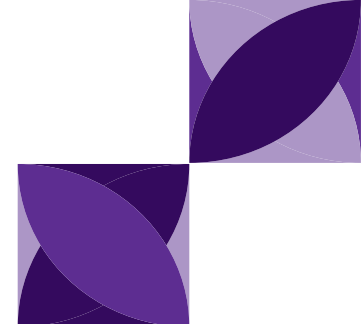
# Retentions / Product Transfers



# Product Guide

## Retentions Residential Product Range

20 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>										
60%	4.87%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1596
60%	4.57%	Fixed	5 years	None	SVR-1% (7.54%)	6.5%	3% for 5 years	None	No legals or fresh valuation* required	DR1597
75%	4.97%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1602
75%	4.77%	Fixed	5 years	None	SVR-1% (7.54%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1603
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

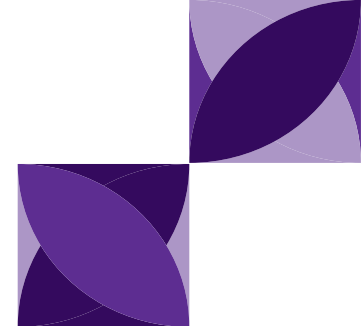
\*If borrower disagrees with indexed LTV a new valuation will be required, which is chargeable





# Retentions Buy to Let Product Range

## 20 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

