

# Rate Guide

## New Business & Product Transfers

Effective from 26 March 2025





# New Business



# Product Guide

## Residential Product Range

26 March 2025

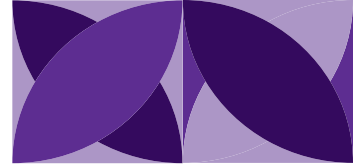


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>										
75%	5.99%	SVR -2.55%	24 months	0.5%	SVR-1% (7.54%)	7.5%	None	None	None	DR1454
80%	6.24%	SVR -2.30%	24 months	0.5%	SVR-1% (7.54%)	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%	5.17%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	Free Valuation	DR1580
80%	4.77%	Fixed	5 years	£999	SVR-1% (7.54%)	6.6%	3% for 5 years	None	Free Valuation	DR1611
85%	5.27%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	Free Valuation	DR1614
85%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	Free Valuation	DR1583
90%	5.37%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	Free Valuation	DR1459
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 March 2025

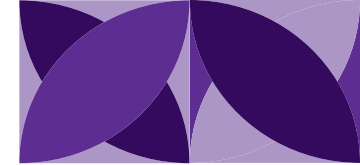


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>RIO Mortgage Power Of Attorney</b>										
60%	5.54%	SVR -3.0%	2 years	£499	SVR (8.54%)	8.4%	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999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



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## Residential Product Range

26 March 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

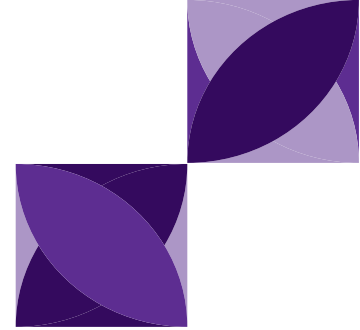


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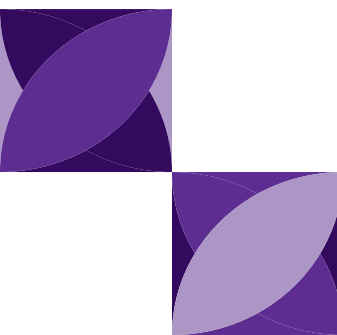


# Buy to Let Product Range

26 March 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



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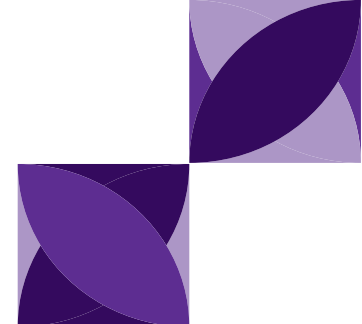
# Retentions / Product Transfers



# Product Guide

## Retentions Residential Product Range

26 March 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

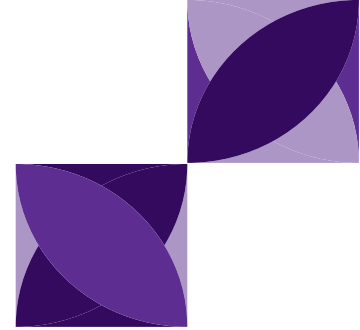
\*If borrower disagrees with indexed LTV a new valuation will be required, which is chargeable



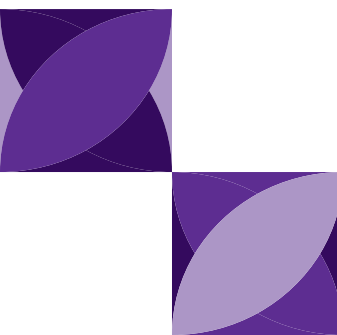


# Retentions Buy to Let Product Range

## 26 March 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



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