

Rate Guide

New Business & Product Transfers

Effective from 7 May 2025



New Business



Product Guide

Residential Product Range

7 May 2025



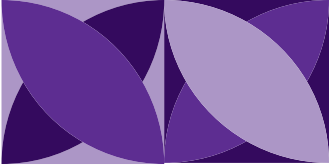
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build										
75%	5.99%	SVR -2.3%	24 months	0.5%	SVR-1% (7.29%)	7.3%	None	None	None	DR1546
80%	6.19%	SVR -2.1%	24 months	0.5%	SVR-1% (7.29%)	7.4%	None	None	None	DR1547
Self Build Larger Loan 1-2m										
75%	6.44%	SVR -1.85%	24 months	0.5%	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1709
75%	6.54%	SVR -1.75%	24 months	1.0%	SVR-1% (7.29%)	7.5%	None	None	None	DR1708
80%	6.64%	SVR -1.65%	24 months	0.5%	SVR-1% (7.29%)	7.5%	2% for 2 years	None	None	DR1712
Self Build Larger Loan 2-4m										
75%	6.64%	SVR -1.65%	24 months	0.75%	SVR-1% (7.29%)	7.5%	2% for 2 years	None	None	DR1717
75%	6.74%	SVR -1.55%	24 months	1.25%	SVR-1% (7.29%)	7.6%	None	None	None	DR1716
80%	6.84%	SVR -1.45%	24 months	0.75%	SVR-1% (7.29%)	7.5%	2% for 2 years	None	None	DR1718
Owner Occupied Mortgages										
80%	5.59%	SVR -2.70%	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1315
80%	4.87%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	Free Valuation	DR1609
80%	4.57%	Fixed	5 years	£999	SVR-1% (7.29%)	6.4%	3% for 5 years	None	Free Valuation	DR1458
85%	5.07%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	Free Valuation	DR1615
85%	4.87%	Fixed	5 years	£999	SVR-1% (7.29%)	6.5%	3% for 5 years	None	Free Valuation	DR1617
90%	5.17%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	Free Valuation	DR1493
90%	4.97%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	Free Valuation	DR1390



Product Guide

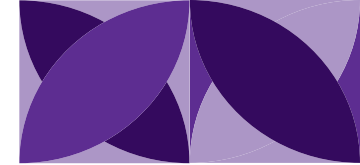
Residential Product Range
7 May 2025

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Owner Occupied Second Home										
80%	5.79%	SVR -2.50%	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1314
Owner Occupied Lending Into Retirement										
60%	5.79%	SVR -2.50%	3 years	£999	SVR-1% (7.29%)	7.1%	2% for 3 years	None	None	DR1587
Owner Occupied Large Loans										
80%	5.59%	SVR -2.70%	2 years	£1,495	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1371



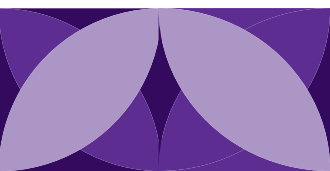
Residential Product Range

7 May 2025



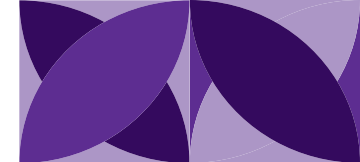
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney										
60%	5.69%	SVR -2.6%	2 years	£499	SVR (8.29%)	7.7%	2% for 2 years	None	None	DR1486
60%	6.27%	Fixed	5 years	£999	SVR (8.29%)	7.9%	3% for 5 years	None	None	DR1310
RIO Mortgage										
60%	5.79%	SVR -2.5%	2 years	£499	SVR (8.29%)	7.8%	2% for 2 years	None	None	DR1485
60%	6.37%	Fixed	5 years	£999	SVR (8.29%)	8.1%	3% for 5 years	None	None	DR1311
Self Employed Mortgages										
60%	5.89%	SVR -2.4%	2 years	£499	SVR-1% (7.29%)	7.4%	None	None	None	DR1429
80%	5.99%	SVR -2.3%	2 years	£499	SVR-1% (7.29%)	7.4%	None	None	None	DR1430
90%	6.69%	SVR -1.6%	2 years	£499	SVR-1% (7.29%)	7.6%	None	None	None	DR1431
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	None	DR1510
80%	5.07%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1511
85%	5.57%	Fixed	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1624
85%	5.47%	Fixed	5 years	£999	SVR-1% (7.29%)	6.8%	3% for 5 years	None	None	DR1589
90%	6.07%	Fixed	2 years	£999	SVR-1% (7.29%)	7.5%	2% for 2 years	None	None	DR1512
90%	5.77%	Fixed	5 years	£999	SVR-1% (7.29%)	7.0%	3% for 5 years	None	None	DR1471
Contractor Mortgages										
60%	5.79%	SVR -2.5%	2 years	£499	SVR-1% (7.29%)	7.3%	None	None	None	DR1434
80%	5.89%	SVR -2.4%	2 years	£499	SVR-1% (7.29%)	7.4%	None	None	None	DR1435
90%	6.59%	SVR -1.7%	2 years	£499	SVR-1% (7.29%)	7.5%	None	None	None	DR1436
80%	5.27%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	None	DR1514
80%	4.87%	Fixed	5 years	£999	SVR-1% (7.29%)	6.5%	3% for 5 years	None	None	DR1632
85%	5.47%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	None	DR1630
85%	4.97%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1633
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1516
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.29%)	6.7%	3% for 5 years	None	None	DR1472

INTERMEDIARY USE ONLY



Residential Product Range

7May 2025



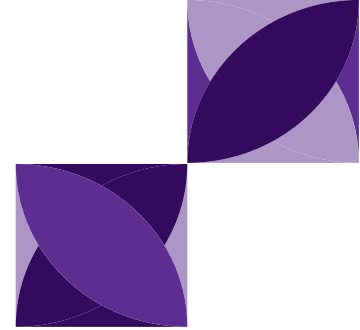
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
90%	6.07%	Fixed	2 years	None	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1426
95%	6.47%	Fixed	2 years	None	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1428
90%	5.47%	Fixed	5 years	None	SVR-1% (7.29%)	6.9%	3% for 5 years	None	Free Valuation	DR1466
95%	5.67%	Fixed	5 years	None	SVR-1% (7.29%)	6.9%	3% for 5 years	None	Free Valuation	DR1468
Joint Borrower Sole Proprietor (FTB)										
95%	5.97%	Fixed	5 years	None	SVR-1% (7.29%)	7.1%	3% for 5 years	None	Free Valuation	DR1334
Professional Income Boost										
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	None	DR1557
80%	4.97%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1558
85%	5.47%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	None	DR1559
85%	5.07%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1560
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1561
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.29%)	6.7%	3% for 5 years	None	None	DR1562
Development Finance										
Maximum LTC	Minimum Day 1 LTV	Maximum LTGDV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application Fee	Product Code	
90%	70%	70%	10.00 SVR+1.71%	Loading on SVR	36 Months	2%*	1%	£500	DR1727	

*1% introducer fee may also be charged

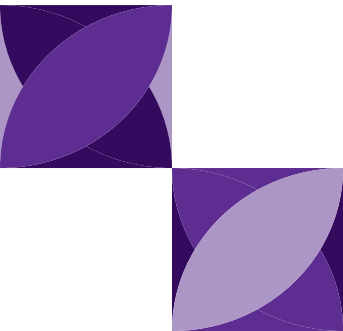


Buy to Let Product Range

7 May 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	5.99%	SVR -2.3%	2 years	£1,999	SVR (8.29%)	8.5%	2% for 2 years	None	None	DR1439
75%	6.07%	Fixed	5 Years	£1,999	SVR (8.29%)	8.0%	3% for 5 years	None	None	DR1441
Expat BTL										
75%	5.99%	SVR -2.3%	2 years	£1,995	SVR (8.29%)	8.5%	2% for 2 years	None	None	DR1574
75%	5.97%	Fixed	5 years	1.5%	SVR (8.29%)	8.0%	3% for 5 years	None	None	DR1476
75%	5.77%	Fixed	5 years	£2,500	SVR (8.29%)	7.9%	3% for 5 years	None	None	DR1525
Limited Company BTL										
75%	5.99%	SVR-2.3%	2 years	£1,999	SVR (8.29%)	8.5%	2% for 2 years	None	None	DR1360
75%	5.97%	Fixed	5 years	1.5%	SVR (8.29%)	8.0%	3% for 5 years	None	None	DR1444
75%	5.87%	Fixed	5 years	£2500	SVR (8.29%)	8.0%	3% for 5 years	None	None	DR1702



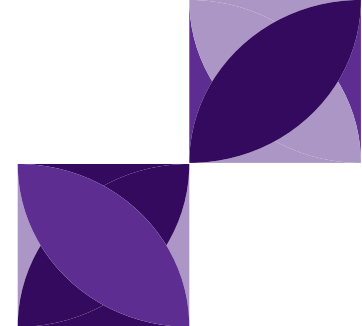
Retentions / Product Transfers



Product Guide

Retentions Residential Product Range

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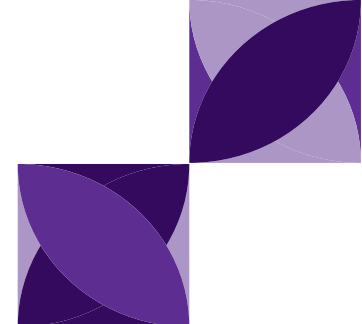
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.67%	Fixed	2 years	None	SVR-1% (7.29%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1642
60%	4.47%	Fixed	5 years	None	SVR-1% (7.29%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1644
80%	5.54%	(SVR-2.75%)	2 years	None	SVR-1% (7.29%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1608
80%	4.97%	Fixed	2 years	None	SVR-1% (7.29%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1386
80%	4.67%	Fixed	5 years	None	SVR-1% (7.29%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1651
85%	5.17%	Fixed	2 years	None	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1654
85%	4.87%	Fixed	5 years	None	SVR-1% (7.29%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1656
90%	5.99%	(SVR-2.30%)	2 years	None	SVR-1% (7.29%)	7.3%	1% for 2 years	None	No legals or fresh valuation* required	DR1353
90%	5.37%	Fixed	2 years	None	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1661
90%	4.97%	Fixed	5 years	None	SVR-1% (7.29%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1658
95%	5.97%	Fixed	2 years	None	SVR-1% (7.29%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	5.67%	Fixed	5 years	None	SVR-1% (7.29%)	6.7%	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

7 May 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	6.14%	(SVR-2.15%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1690
75%	6.07%	Fixed	5 years	None	SVR (8.29%)	7.5%	3% for 5 years	None	No legals or fresh valuation required	DR1451
Expat BTL										
75%	6.34%	(SVR-1.95%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1688
75%	6.27%	Fixed	5 years	None	SVR (8.29%)	7.6%	3% for 5 years	None	No legals or fresh valuation required	DR1306
Limited Company BTL										
75%	6.24%	(SVR-2.05%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1686
75%	6.17%	Fixed	5 years	None	SVR (8.29%)	7.6%	3% for 5 years	None	No legals or fresh valuation required	DR1420
HMO Large										
65%	6.59%	(SVR-1.70%)	3 years	None	SVR (8.29%)	8.2%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693
HMO Small										
75%	6.29%	(SVR-2.00%)	3 years	None	SVR (8.29%)	8.1%	0.5% for 3 years	None	No legals or fresh valuation required	DR0697

