

# Rate Guide

## New Business & Product Transfers

Effective from 28 May 2025



# New Business



# Product Guide

## Residential Product Range

7 May 2025



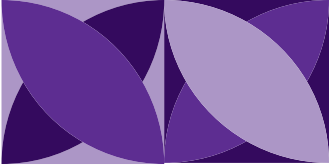
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build										
75%	5.99%	SVR -2.3%	24 months	0.5%	SVR-1% (7.29%)	7.3%	None	None	None	DR1546
80%	6.19%	SVR -2.1%	24 months	0.5%	SVR-1% (7.29%)	7.4%	None	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

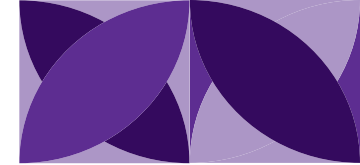
Residential Product Range  
7 May 2025

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



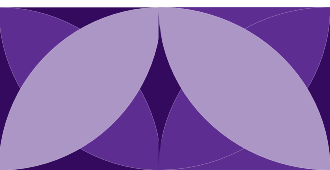
# Residential Product Range

## 7 May 2025



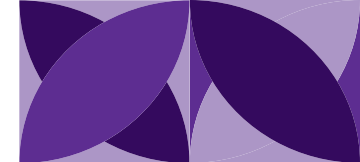
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney										
60%	5.69%	SVR -2.6%	2 years	£499	SVR (8.29%)	7.7%	2% for 2 years	None	None	DR1486
60%	6.27%	Fixed	5 years	£999	SVR (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%	5.17%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1623
80%	5.07%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1511
85%	5.37%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1664
85%	5.27%	Fixed	5 years	£999	SVR-1% (7.29%)	6.7%	3% for 5 years	None	None	DR1627
90%	5.87%	Fixed	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1625
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%	5.07%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1629
80%	4.87%	Fixed	5 years	£999	SVR-1% (7.29%)	6.5%	3% for 5 years	None	None	DR1632
85%	5.27%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1668
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



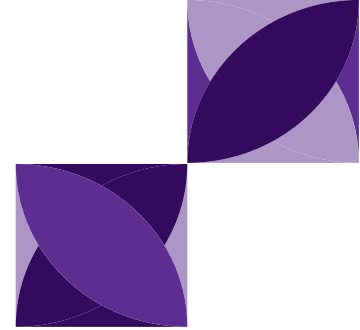
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
90%	6.07%	Fixed	2 years	None	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1426
95%	6.47%	Fixed	2 years	None	SVR-1% (7.29%)	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

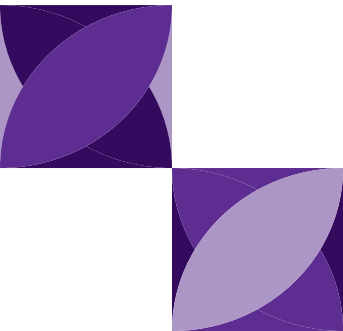


## Buy to Let Product Range

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%	5.87%	Fixed	5 Years	£1,999	SVR (8.29%)	7.9%	3% for 5 years	None	None	DR1382
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%	5.77%	Fixed	5 years	1.5%	SVR (8.29%)	7.9%	3% for 5 years	None	None	DR1526
75%	5.57%	Fixed	5 years	£2,500	SVR (8.29%)	7.8%	3% for 5 years	None	None	DR1660
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%	5.77%	Fixed	5 years	1.5%	SVR (8.29%)	7.9%	3% for 5 years	None	None	DR1524
75%	5.67%	Fixed	5 years	£2500	SVR (8.29%)	7.8%	3% for 5 years	None	None	DR1703



# Retentions / Product Transfers

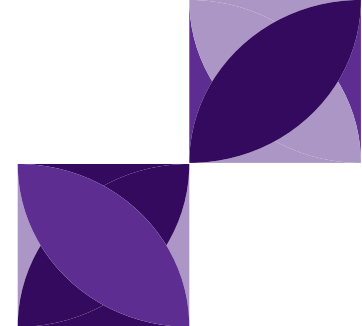




# Product Guide

## Retentions Residential Product Range

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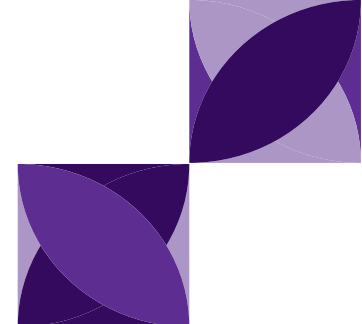
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.67%	Fixed	2 years	None	SVR-1% (7.29%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1642
60%	4.47%	Fixed	5 years	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

