



Residential Product Range

1 February 2023

Contact us

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build									
75%	5.09%	SVR -2.4%	24 Months	0.5%	SVR-1% (6.49%)	None	None	None	DR1051
80%	5.29%	SVR -2.2%	24 Months	0.5%	SVR-1% (6.49%)	None	None	None	DR1052
Self Build Large Loans									
75%	5.79%	SVR-1.7%	24 Months	0.5%	SVR-1% (6.49%)	None	None	None	DR1053
80%	5.99%	SVR-1.5%	24 Months	0.5%	SVR-1% (6.49%)	None	None	None	DR1054
Owner Occupied Mortgages									
80%	3.89%	SVR -3.6%	2 years	£999	SVR-1% (6.49%)	2% for 2 years	None	Free Valuation	DR1128
80%	5.37%	Fixed	31.07.2025	£999	SVR-1% (6.49%)	2% for 2 years	None	Free Valuation	DR1130
80%	5.07%	Fixed	31.07.2028	£999	SVR-1% (6.49%)	3% for 5 years	None	Free Valuation	DR1131
90%	5.77%	Fixed	31.07.2025	£999	SVR-1% (6.49%)	2% for 2 years	None	Free Valuation	DR1132
90%	5.77%	Fixed	31.07.2028	£999	SVR-1% (6.49%)	3% for 5 years	None	Free Valuation	DR1133
Owner Occupied Second Home									
80%	4.89%	SVR -2.6%	2 years	£999	SVR-1% (6.49%)	2% for 2 years	None	Free Valuation	DR1101
Owner Occupied Lending Into Retirement									
60%	4.79%	SVR -2.7%	3 years	£999	SVR-1% (6.49%)	2% for 3 years	None	None	DR0655
Retro Fit									
80%	5.37%	Fixed	31.07.2025	£999	SVR-1% (6.49%)	2% for 2 years	None	Free Valuation + Energy Improvement Reward (See product page)	DR1125

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First Time Buyer									
90%	5.47%	Fixed	5 Years	None	SVR-1% (6.49%)	3% for 5 years	None	Free Valuation	DR1120
95%	5.77%	Fixed	5 Years	None	SVR-1% (6.49%)	3% for 5 years	None	Free Valuation	DR1124
First Time Buyer - Joint Borrower Sale Proprietor									
95%	5.77%	Fixed	5 Years	None	SVR-1% (6.49%)	3% for 5 years	None	Free Valuation	DR1127
RIO Mortgage Power Of Attorney									
50%	4.49%	SVR -3.0%	2 years	£499	SVR (7.49%)	2% for 2 years	None	None	DR1155
50%	5.87%	Fixed	5 years	£999	SVR (7.49%)	3% for 5 years	None	None	DR1157
RIO Mortgage									
50%	4.79%	SVR -2.7%	2 years	£499	SVR (7.49%)	2% for 2 years	None	None	DR1156
50%	5.97%	Fixed	5 years	£999	SVR (7.49%)	3% for 5 years	None	None	DR1158
Self Employed Mortgages									
60%	4.59%	SVR -2.9%	2 years	£499	SVR-1% (6.49%)	None	None	None	DR0954
80%	4.89%	SVR -2.6%	2 years	£499	SVR-1% (6.49%)	None	None	None	DR0955
80%	5.87%	Fixed	31.07.2025	£999	SVR-1% (6.49%)	2% for 2 years	None	None	DR1135
80%	5.57%	Fixed	31.07.2028	£999	SVR-1% (6.49%)	3% for 5 years	None	None	DR1153
90%	5.59%	SVR -1.9%	2 years	£499	SVR-1% (6.49%)	None	None	None	DR0956
Contractor Mortgages									
60%	4.49%	SVR -3.0%	2 years	£499	SVR-1% (6.49%)	None	None	None	DR0959
80%	4.79%	SVR -2.7%	2 years	£499	SVR-1% (6.49%)	None	None	None	DR0960
80%	5.77%	Fixed	31.07.2025	£999	SVR-1% (6.49%)	2% for 2 years	None	None	DR1115
80%	5.47%	Fixed	31.07.2028	£999	SVR-1% (6.49%)	3% for 5 years	None	None	DR1117
90%	6.17%	Fixed	31.07.2025	£999	SVR-1% (6.49%)	2% for 2 years	None	None	DR1116
90%	6.17%	Fixed	31.07.2028	£999	SVR-1% (6.49%)	3% for 5 years	None	None	DR1118
90%	5.49%	SVR -2.0%	2 years	£499	SVR-1% (6.49%)	None	None	None	DR0961

Buy to Let Product Range

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BTL									
75%	5.47%	Fixed	5 years	£1,999	SVR (7.49%)	3% for 5 years	None	None	DR1107
75%	4.59%	SVR -2.9%	2 years	£1,999	SVR (7.49%)	2% for 2 years	None	None	DR1159
BTL Light Refurb									
75% (end value)	4.79%	SVR-2.7%	2 years	1.50%	SVR (7.49%)	2% for 1 year	None	None	DR1040
Expat BTL									
75%	6.47%	Fixed	5 years	1.5%	SVR (7.49%)	3% for 5 years	None	None	DR1108
75%	6.09%	SVR -1.4%	2 Years	£1,995	SVR (7.49%)	2% for 2 years	None	None	DR0799
Limited Company BTL									
75%	5.47%	Fixed	30.06.2028	1.5%	SVR (7.49%)	3% for 5 years	None	None	DR1088
75%	4.59%	SVR -2.9%	2 years	£1,999	SVR (7.49%)	2% for 2 years	None	None	DR1163