

# Product Guide

## Residential Product Range

8 November 2023

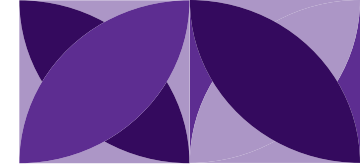


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>									
75%	5.99%	SVR -2.80%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1276
80%	6.39%	SVR -2.40%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1192
<b>Self Build Large Loans</b>									
75%	7.09%	SVR-1.70%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1053
80%	7.29%	SVR-1.50%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1054
<b>Owner Occupied Mortgages</b>									
80%	6.09%	SVR -2.70%	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1315
80%	5.97%	Fixed	31.01.2026	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1327
80%	5.67%	Fixed	31.12.2028	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1258
90%	6.07%	Fixed	31.12.2025	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1280
90%	5.77%	Fixed	31.12.2028	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1262
<b>Owner Occupied Second Home</b>									
80%	6.19%	SVR -2.60%	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1101
<b>Owner Occupied Lending Into Retirement</b>									
60%	6.09%	SVR -2.70%	3 years	£999	SVR-1% (7.79%)	2% for 3 years	None	None	DR0655
<b>Owner Occupied Large Loans</b>									
80%	6.09%	SVR -2.70%	2 years	£1,495	SVR-1% (7.79%)	2% for 2 years	None	None	DR1371
80%	5.67%	Fixed	5 years	£1,495	SVR-1% (7.79%)	3% for 5 years	None	None	DR1372



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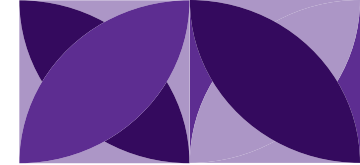
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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Retro Fit</b>									
80%	5.97%	Fixed	31.01.2026	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1316
<b>RIO Mortgage Power Of Attorney</b>									
60%	5.79%	SVR -3.0%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1310
<b>RIO Mortgage</b>									
60%	6.09%	SVR -2.7%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1309
60%	6.37%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1311
<b>Self Employed Mortgages</b>									
60%	6.09%	SVR -2.7	2 years	£499	SVR-1% (7.79%)	None	None	None	DR1185
80%	6.19%	SVR -2.6%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0955
90%	6.89%	SVR -1.9%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0956
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1365
80%	5.97%	Fixed	31.01.2029	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1313
90%	7.07%	Fixed	28.02.2026	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1337
90%	6.87%	Fixed	28.02.2029	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1338
<b>Contractor Mortgages</b>									
60%	5.99%	SVR -2.8%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR1188
80%	6.09%	SVR -2.7%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0960
90%	6.79%	SVR -2.0%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0961
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1368
80%	5.87%	Fixed	31.12.2028	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1291
90%	6.27%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1370
90%	5.97%	Fixed	31.12.2028	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1295



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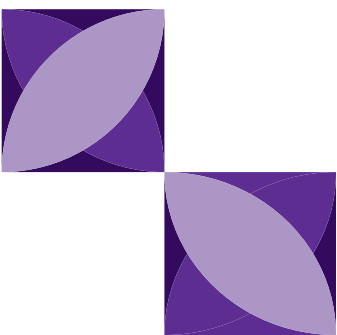




## Residential Product Range

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>First Time Buyer</b>									
90%	6.67%	Fixed	31.12.2025	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1247
95%	6.97%	Fixed	31.12.2025	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1249
90%	5.87%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1283
95%	6.07%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1285
<b>Joint Borrower Sole Proprietor (FTB)</b>									
95%	6.17%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1286

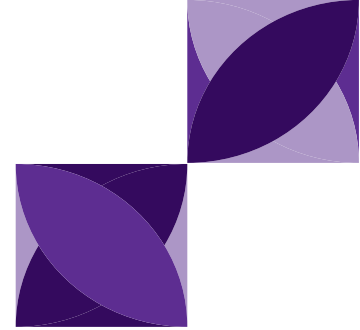


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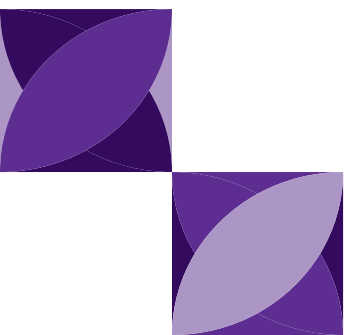


# Buy to Let Product Range

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>BTL</b>									
75%	6.09%	SVR -2.7%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1228
75%	6.27%	Fixed	5 Years	£1,999	SVR (8.79%)	3% for 5 years	None	None	DR1318
<b>Expat BTL</b>									
75%	6.09%	SVR -2.7%	2 years	£1,995	SVR (8.79%)	2% for 2 years	None	None	DR1267
75%	6.87%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1342
<b>Limited Company BTL</b>									
75%	6.09%	SVR-2.70%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1341
75%	6.17%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1383



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