

Product Guide

Residential Product Range

19 January 2024

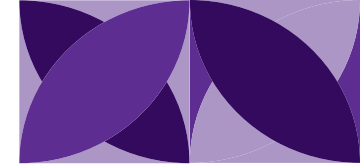


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build									
75%	5.99%	SVR -2.80%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1276
80%	6.39%	SVR -2.40%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1192
Self Build Large Loans									
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
Owner Occupied Mortgages									
80%	6.09%	SVR -2.70%	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1315
80%	5.67%	Fixed	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1374
80%	5.17%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1375
90%	5.67%	Fixed	31.01.2026	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1328
90%	5.17%	Fixed	31.01.2029	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1329
Owner Occupied Second Home									
80%	6.19%	SVR -2.60%	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1101
Owner Occupied Lending Into Retirement									
60%	6.09%	SVR -2.70%	3 years	£999	SVR-1% (7.79%)	2% for 3 years	None	None	DR0655
Owner Occupied Large Loans									
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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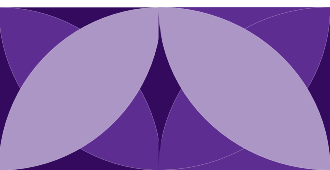




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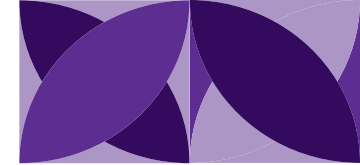
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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney									
60%	5.79%	SVR -3.0%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1310
RIO Mortgage									
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
Self Employed Mortgages									
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%	5.67%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1378
90%	6.77%	Fixed	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1366
90%	6.37%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1379
Contractor Mortgages									
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%	5.37%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1380
90%	6.27%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1370
90%	5.37%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1381



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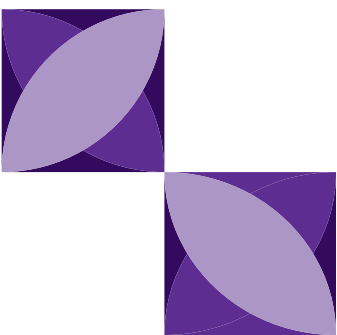




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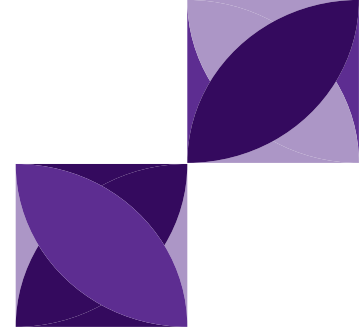
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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer									
90%	6.67%	Fixed	31.12.2025	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation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

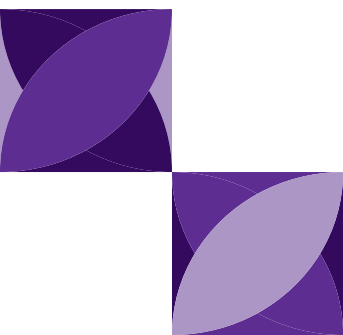


Buy to Let Product Range

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL									
75%	6.09%	SVR -2.7%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1228
75%	5.87%	Fixed	5 Years	£1,999	SVR (8.79%)	3% for 5 years	None	None	DR1382
Expat BTL									
75%	6.09%	SVR -2.7%	2 years	£1,995	SVR (8.79%)	2% for 2 years	None	None	DR1267
75%	6.27%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1344
Limited Company BTL									
75%	6.09%	SVR-2.70%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1341
75%	5.87%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1384



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