

Product Guide

Residential Product Range

8 May 2024

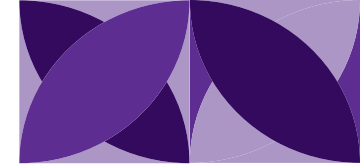


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build									
75%	5.99%	SVR -2.80%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1276
80%	6.39%	SVR -2.40%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1192
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%	5.37%	Fixed	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1376
80%	4.97%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1377
90%	5.67%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1389
90%	4.97%	Fixed	5 years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1390
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%	5.37%	Fixed	5 years	£1,495	SVR-1% (7.79%)	3% for 5 years	None	None	DR1394



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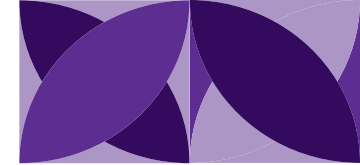


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RIO Mortgage Power Of Attorney									
60%	5.79%	SVR -3.0%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1310
RIO Mortgage									
60%	6.09%	SVR -2.7%	2 years	£499	SVR (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%	5.97%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1398
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%	6.27%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1402
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%	5.17%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1406
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

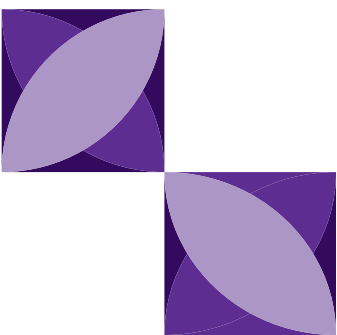




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First Time Buyer									
90%	6.47%	Fixed	2 years	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1395
95%	6.67%	Fixed	2 years	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1397
90%	5.27%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1396
95%	5.47%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1333
Joint Borrower Sole Proprietor (FTB)									
95%	5.97%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1334
Retro Fit									
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1461

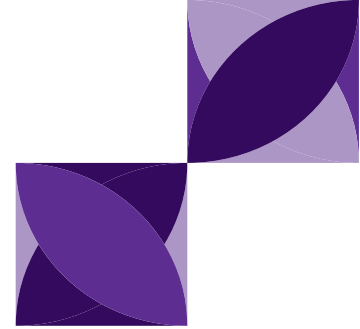


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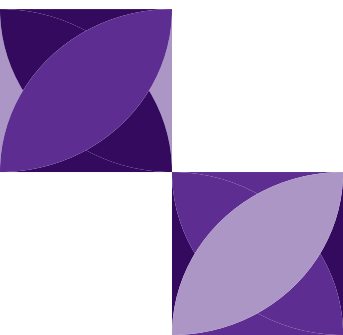


Buy to Let Product Range

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BTL									
75%	6.09%	SVR -2.7%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1228
75%	5.27%	Fixed	5 Years	£1,999	SVR (8.79%)	3% for 5 years	None	None	DR1440
Expat BTL									
75%	6.09%	SVR -2.7%	2 years	£1,995	SVR (8.79%)	2% for 2 years	None	None	DR1267
75%	5.87%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1422
75%	5.87%	Fixed	5 years	£2,500	SVR (8.79%)	3% for 5 years	None	None	DR1421
Limited Company BTL									
75%	6.09%	SVR-2.7%	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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