

Product Guide

Residential Product Range

2 October 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 -2.55%	24 months	0.5%	SVR-1% (7.54%)	None	None	None	DR1454
80%	6.24%	SVR -2.30%	24 months	0.5%	SVR-1% (7.54%)	None	None	None	DR1455
Self Build Large Loans									
75%	6.44%	SVR-2.10%	24 months	0.5%	SVR-1% (7.54%)	None	None	None	DR1491
80%	6.64%	SVR-1.90%	24 months	0.5%	SVR-1% (7.54%)	None	None	None	DR1492
Owner Occupied Mortgages									
80%	5.84%	SVR -2.70%	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1315
80%	4.67%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1527
80%	4.37%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1490
85%	4.77%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1570
85%	4.37%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1533
90%	5.17%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1493
90%	4.77%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1494
Owner Occupied Second Home									
80%	5.94%	SVR -2.60%	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1101
Owner Occupied Lending Into Retirement									
60%	5.84%	SVR -2.70%	3 years	£999	SVR-1% (7.54%)	2% for 3 years	None	None	DR0655
Owner Occupied Large Loans									
80%	5.84%	SVR -2.70%	2 years	£1,495	SVR-1% (7.54%)	2% for 2 years	None	None	DR1371
80%	4.27%	Fixed	5 years	£1,495	SVR-1% (7.54%)	3% for 5 years	None	None	DR1537

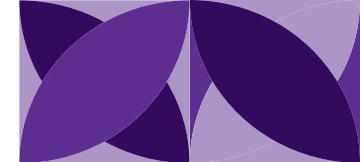


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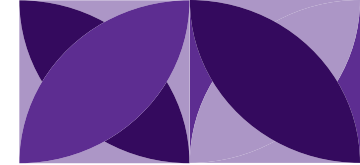


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RIO Mortgage Power Of Attorney									
60%	5.54%	SVR -3.0%	2 years	£499	SVR (8.54%)	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.54%)	3% for 5 years	None	None	DR1310
RIO Mortgage									
60%	5.84%	SVR -2.7%	2 years	£499	SVR (8.54%)	2% for 2 years	None	None	DR1309
60%	6.37%	Fixed	5 years	£999	SVR (8.54%)	3% for 5 years	None	None	DR1311
Self Employed Mortgages									
60%	5.84%	SVR -2.7%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR1185
80%	5.94%	SVR -2.6%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR0955
90%	6.64%	SVR -1.9%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR0956
80%	5.67%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1470
80%	5.27%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1432
85%	5.97%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1542
85%	5.67%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1543
90%	6.47%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1399
90%	5.97%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1433
Contractor Mortgages									
60%	5.74%	SVR -2.8%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR1188
80%	5.84%	SVR -2.7%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR0960
90%	6.54%	SVR -2.0%	2 years	£499	SVR-1% (7.54%)	None	None	None	DR0961
80%	5.47%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1403
80%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1507
85%	5.67%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1544
85%	5.37%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1545
90%	5.97%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1404
90%	5.57%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1438



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First Time Buyer									
90%	6.07%	Fixed	2 years	None	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1426
95%	6.47%	Fixed	2 years	None	SVR-1% (7.54%)	2% for 2 years	None	Free Valuation	DR1428
90%	5.27%	Fixed	5 years	None	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1396
95%	5.47%	Fixed	5 years	None	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1333
Joint Borrower Sole Proprietor (FTB)									
95%	5.97%	Fixed	5 years	None	SVR-1% (7.54%)	3% for 5 years	None	Free Valuation	DR1334
Professional Income Boost									
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1557
80%	4.97%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1558
85%	5.47%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1559
85%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1560
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.54%)	2% for 2 years	None	None	DR1561
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.54%)	3% for 5 years	None	None	DR1562

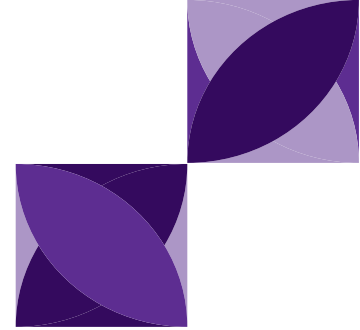


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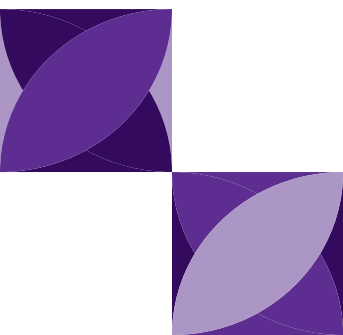


Buy to Let Product Range

18 September 2024



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL									
75%	5.84%	SVR -2.7%	2 years	£1,999	SVR (8.54%)	2% for 2 years	None	None	DR1228
75%	5.87%	Fixed	5 Years	£1,999	SVR (8.54%)	3% for 5 years	None	None	DR1382
Expat BTL									
75%	5.74%	SVR -2.8%	2 years	£1,995	SVR (8.54%)	2% for 2 years	None	None	DR1343
75%	5.87%	Fixed	5 years	1.5%	SVR (8.54%)	3% for 5 years	None	None	DR1422
75%	5.67%	Fixed	5 years	£2,500	SVR (8.54%)	3% for 5 years	None	None	DR1442
Limited Company BTL									
75%	5.84%	SVR-2.7%	2 years	£1,999	SVR (8.54%)	2% for 2 years	None	None	DR1341
75%	5.87%	Fixed	5 years	1.5%	SVR (8.54%)	3% for 5 years	None	None	DR1384



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