

# Rate Guide

## New Business & Product Transfers

Effective from 16 April 2025





# New Business



# Product Guide

## Residential Product Range

16 April 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>										
75%	5.99%	SVR -2.55%	24 months	0.5%	SVR-1% (7.54%)	7.5%	None	None	None	DR1454
80%	6.24%	SVR -2.30%	24 months	0.5%	SVR-1% (7.54%)	7.5%	None	None	None	DR1455
<b>Self Build Large Loans</b>										
75%	6.44%	SVR-2.10%	24 months	0.5%	SVR-1% (7.54%)	7.6%	None	None	None	DR1491
80%	6.64%	SVR-1.90%	24 months	0.5%	SVR-1% (7.54%)	7.7%	None	None	None	DR1492
<b>Owner Occupied Mortgages</b>										
80%	5.84%	SVR -2.70%	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1315
80%	4.87%	Fixed	2 years	£999	SVR-1% (7.54%)	7.2%	2% for 2 years	None	Free Valuation	DR1609
80%	4.57%	Fixed	5 years	£999	SVR-1% (7.54%)	6.4%	3% for 5 years	None	Free Valuation	DR1458
85%	5.07%	Fixed	2 years	£999	SVR-1% (7.54%)	7.3%	2% for 2 years	None	Free Valuation	DR1615
85%	4.87%	Fixed	5 years	£999	SVR-1% (7.54%)	6.5%	3% for 5 years	None	Free Valuation	DR1617
90%	5.17%	Fixed	2 years	£999	SVR-1% (7.54%)	7.3%	2% for 2 years	None	Free Valuation	DR1493
90%	4.97%	Fixed	5 years	£999	SVR-1% (7.54%)	6.6%	3% for 5 years	None	Free Valuation	DR1390
<b>Owner Occupied Second Home</b>										
80%	6.04%	SVR -2.50%	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1314
<b>Owner Occupied Lending Into Retirement</b>										
60%	6.04%	SVR -2.50%	3 years	£999	SVR-1% (7.54%)	7.4%	2% for 3 years	None	None	DR1587
<b>Owner Occupied Large Loans</b>										
80%	5.84%	SVR -2.70%	2 years	£1,495	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1371

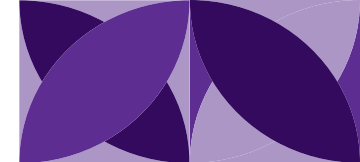


INTERMEDIARY USE ONLY



# Residential Product Range

## 16 April 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>RIO Mortgage Power Of Attorney</b>										
60%	5.94%	SVR -2.6%	2 years	£499	SVR (8.54%)	8.0%	2% for 2 years	None	None	DR1486
60%	6.27%	Fixed	5 years	£999	SVR (8.54%)	8.1%	3% for 5 years	None	None	DR1310
<b>RIO Mortgage</b>										
60%	6.04%	SVR -2.5%	2 years	£499	SVR (8.54%)	8.0%	2% for 2 years	None	None	DR1485
60%	6.37%	Fixed	5 years	£999	SVR (8.54%)	8.1%	3% for 5 years	None	None	DR1311
<b>Self Employed Mortgages</b>										
60%	6.14%	SVR -2.4%	2 years	£499	SVR-1% (7.54%)	7.5%	None	None	None	DR1429
80%	6.24%	SVR -2.3%	2 years	£499	SVR-1% (7.54%)	7.5%	None	None	None	DR1430
90%	6.94%	SVR -1.6%	2 years	£499	SVR-1% (7.54%)	7.7%	None	None	None	DR1431
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1510
80%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	6.6%	3% for 5 years	None	None	DR1511
85%	5.57%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1624
85%	5.47%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1589
90%	6.07%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1512
90%	5.77%	Fixed	5 years	£999	SVR-1% (7.54%)	7.0%	3% for 5 years	None	None	DR1471
<b>Contractor Mortgages</b>										
60%	6.04%	SVR -2.5%	2 years	£499	SVR-1% (7.54%)	7.5%	None	None	None	DR1434
80%	6.14%	SVR -2.4%	2 years	£499	SVR-1% (7.54%)	7.5%	None	None	None	DR1435
90%	6.84%	SVR -1.7%	2 years	£499	SVR-1% (7.54%)	7.7%	None	None	None	DR1436
80%	5.27%	Fixed	2 years	£999	SVR-1% (7.54%)	7.3%	2% for 2 years	None	None	DR1514
80%	4.87%	Fixed	5 years	£999	SVR-1% (7.54%)	6.5%	3% for 5 years	None	None	DR1632
85%	5.47%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1630
85%	4.97%	Fixed	5 years	£999	SVR-1% (7.54%)	6.6%	3% for 5 years	None	None	DR1633
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1516
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.54%)	6.7%	3% for 5 years	None	None	DR1472

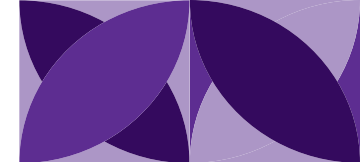


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# Residential Product Range

16 April 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
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## First Time Buyer

90%	6.07%	Fixed	2 years	None	SVR-1% (7.54%)	7.5%	2% for 2 years	None	Free Valuation	DR1426
95%	6.47%	Fixed	2 years	None	SVR-1% (7.54%)	7.6%	2% for 2 years	None	Free Valuation	DR1428
90%	5.47%	Fixed	5 years	None	SVR-1% (7.54%)	6.9%	3% for 5 years	None	Free Valuation	DR1466
95%	5.67%	Fixed	5 years	None	SVR-1% (7.54%)	7.0%	3% for 5 years	None	Free Valuation	DR1468

## Joint Borrower Sole Proprietor (FTB)

95%	5.97%	Fixed	5 years	None	SVR-1% (7.54%)	7.1%	3% for 5 years	None	Free Valuation	DR1334
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## Professional Income Boost

80%	5.37%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1557
80%	4.97%	Fixed	5 years	£999	SVR-1% (7.54%)	6.7%	3% for 5 years	None	None	DR1558
85%	5.47%	Fixed	2 years	£999	SVR-1% (7.54%)	7.4%	2% for 2 years	None	None	DR1559
85%	5.07%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1560
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.54%)	7.5%	2% for 2 years	None	None	DR1561
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.54%)	6.8%	3% for 5 years	None	None	DR1562

## Development Finance

Maximum LTC	Minimum Day 1 LTV	Maximum LTGDV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application Fee	Product Code
90%	70%	70%	10.25 (SVR+1.71%)	Loading on SVR	36 Months	1%*	1%	£500	DR1727

\*1% introducer fee may also be charged

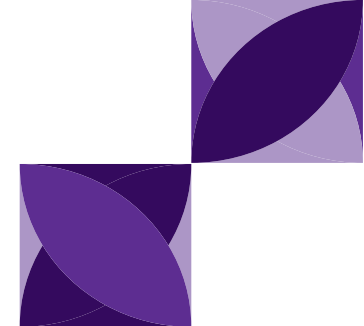


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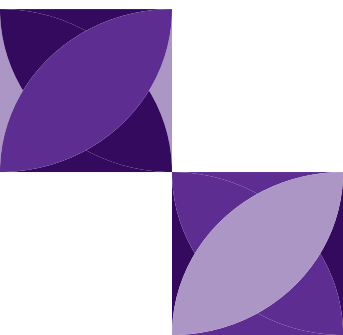


# Buy to Let Product Range

16 April 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>BTL</b>										
75%	6.24%	SVR -2.3%	2 years	£1,999	SVR (8.54%)	8.5%	2% for 2 years	None	None	DR1439
75%	6.07%	Fixed	5 Years	£1,999	SVR (8.54%)	7.9%	3% for 5 years	None	None	DR1441
<b>Expat BTL</b>										
75%	6.24%	SVR -2.3%	2 years	£1,995	SVR (8.54%)	8.5%	2% for 2 years	None	None	DR1574
75%	5.97%	Fixed	5 years	1.5%	SVR (8.54%)	7.9%	3% for 5 years	None	None	DR1476
75%	5.77%	Fixed	5 years	£2,500	SVR (8.54%)	7.8%	3% for 5 years	None	None	DR1525
<b>Limited Company BTL</b>										
75%	6.24%	SVR-2.3%	2 years	£1,999	SVR (8.54%)	8.5%	2% for 2 years	None	None	DR1360
75%	5.97%	Fixed	5 years	1.5%	SVR (8.54%)	7.9%	3% for 5 years	None	None	DR1444
75%	5.87%	Fixed	5 years	£2500	SVR (8.54%)	7.8%	3% for 5 years	None	None	DR1702





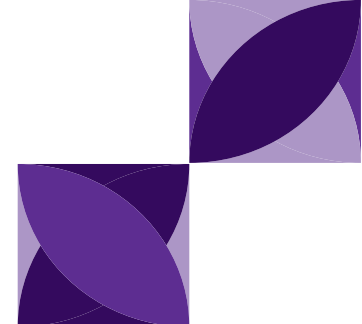
# Retentions / Product Transfers



# Product Guide

## Retentions Residential Product Range

16 April 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Residential</b>										
60%	4.67%	Fixed	2 years	None	SVR-1% (7.54%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1642
60%	4.47%	Fixed	5 years	None	SVR-1% (7.54%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1644
80%	5.79%	(SVR-2.75%)	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1608
80%	4.97%	Fixed	2 years	None	SVR-1% (7.54%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1386
80%	4.67%	Fixed	5 years	None	SVR-1% (7.54%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1651
85%	5.17%	Fixed	2 years	None	SVR-1% (7.54%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1654
85%	4.87%	Fixed	5 years	None	SVR-1% (7.54%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1656
90%	6.24%	(SVR-2.30%)	2 years	None	SVR-1% (7.54%)	7.5%	1% for 2 years	None	No legals or fresh valuation* required	DR1353
90%	5.37%	Fixed	2 years	None	SVR-1% (7.54%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1661
90%	4.97%	Fixed	5 years	None	SVR-1% (7.54%)	6.4%	3% for 5 years	None	No legals or fresh valuation* required	DR1658
95%	5.97%	Fixed	2 years	None	SVR-1% (7.54%)	7.5%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	5.67%	Fixed	5 years	None	SVR-1% (7.54%)	7.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1659

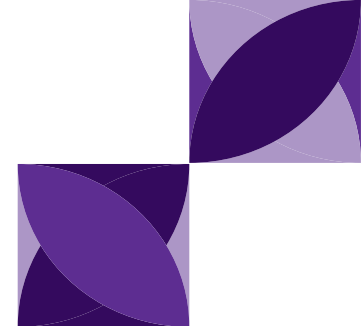
\*If borrower disagrees with indexed LTV a new valuation will be required, which is chargeable





# Retentions Buy to Let Product Range

## 16 April 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>BTL</b>										
75%	6.39%	(SVR-2.15%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1690
75%	6.07%	Fixed	5 years	None	SVR (8.54%)	7.8%	3% for 5 years	None	No legals or fresh valuation required	DR1451
<b>Expat BTL</b>										
75%	6.59%	(SVR-1.95%)	2 years	None	SVR (8.54%)	8.5%	2% for 2 years	None	No legals or fresh valuation required	DR1688
75%	6.27%	Fixed	5 years	None	SVR (8.54%)	7.9%	3% for 5 years	None	No legals or fresh valuation required	DR1306
<b>Limited Company BTL</b>										
75%	6.49%	(SVR-2.05%)	2 years	None	SVR (8.54%)	8.5%	2% for 2 years	None	No legals or fresh valuation required	DR1686
75%	6.17%	Fixed	5 years	None	SVR (8.54%)	7.8%	3% for 5 years	None	No legals or fresh valuation required	DR1420
<b>HMO Large</b>										
65%	6.84%	(SVR-1.70%)	3 years	None	SVR (8.54%)	7.9%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693
<b>HMO Small</b>										
75%	6.54%	(SVR-2.00%)	3 years	None	SVR (8.54%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0697

