

# Rate Guide

## New Business & Product Transfers

Effective from 23 July 2025

# New Business



# Product Guide

## Residential Product Range

23 July 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build										
75%	5.99%	SVR -2.3%	24 months	0.5%	SVR-1% (7.29%)	7.3%	None	None	None	DR1546
80%	6.19%	SVR -2.1%	24 months	0.5%	SVR-1% (7.29%)	7.4%	None	None	None	DR1547
Self Build Larger Loan 1-2m										
75%	6.54%	SVR -1.75%	24 months	1.0%	SVR-1% (7.29%)	7.5%	None	None	None	DR1708
75%	6.44%	SVR -1.85%	24 months	0.5%	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1709
80%	6.64%	SVR -1.65%	24 months	0.5%	SVR-1% (7.29%)	7.5%	2% for 2 years	None	None	DR1712
Self Build Larger Loan 2-4m										
75%	6.74%	SVR -1.55%	24 months	1.25%	SVR-1% (7.29%)	7.6%	None	None	None	DR1716
75%	6.64%	SVR -1.65%	24 months	0.75%	SVR-1% (7.29%)	7.5%	2% for 2 years	None	None	DR1717
80%	6.84%	SVR -1.45%	24 months	0.75%	SVR-1% (7.29%)	7.5%	2% for 2 years	None	None	DR1718
Owner Occupied Mortgages										
80%	5.59%	SVR -2.70%	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1315
80%	4.67%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	Free Valuation	DR1527
80%	4.47%	Fixed	2 years	£1,999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	Free Valuation	DR1774
80%	4.47%	Fixed	5 years	£1,999	SVR-1% (7.29%)	6.4%	3% for 5 years	None	Free Valuation	DR1775
80%	4.57%	Fixed	5 years	£999	SVR-1% (7.29%)	6.3%	3% for 5 years	None	Free Valuation	DR1458
85%	5.07%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	Free Valuation	DR1615
85%	4.87%	Fixed	5 years	£999	SVR-1% (7.29%)	6.5%	3% for 5 years	None	Free Valuation	DR1617
90%	5.17%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	Free Valuation	DR1493
90%	4.97%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	Free Valuation	DR1390



# Product Guide

Residential Product Range  
23 July 2025

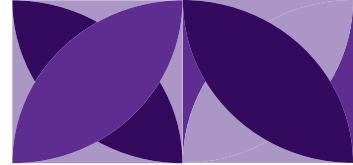
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Owner Occupied Second Home										
80%	5.79%	SVR -2.50%	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1314
Owner Occupied Lending Into Retirement										
60%	5.79%	SVR -2.50%	3 years	£999	SVR-1% (7.29%)	7.1%	2% for 3 years	None	None	DR1587
Owner Occupied Large Loans										
80%	5.59%	SVR -2.70%	2 years	£1,495	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1371

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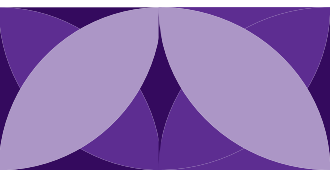


# Residential Product Range

## 23 July 2025

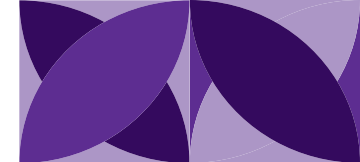


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney										
60%	5.69%	SVR -2.6%	2 years	£499	SVR (8.29%)	7.7%	2% for 2 years	None	None	DR1486
60%	6.27%	Fixed	5 years	£999	SVR (8.29%)	7.9%	3% for 5 years	None	None	DR1310
RIO Mortgage										
60%	5.79%	SVR -2.5%	2 years	£499	SVR (8.29%)	7.8%	2% for 2 years	None	None	DR1485
60%	6.37%	Fixed	5 years	£999	SVR (8.29%)	8.1%	3% for 5 years	None	None	DR1311
Self Employed Mortgages										
60%	5.89%	SVR -2.4%	2 years	£499	SVR-1% (7.29%)	7.4%	None	None	None	DR1429
80%	5.99%	SVR -2.3%	2 years	£499	SVR-1% (7.29%)	7.4%	None	None	None	DR1430
80%	5.17%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1623
80%	5.07%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1511
85%	5.37%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1664
85%	5.27%	Fixed	5 years	£999	SVR-1% (7.29%)	6.7%	3% for 5 years	None	None	DR1627
90%	6.69%	SVR -1.6%	2 years	£499	SVR-1% (7.29%)	7.6%	None	None	None	DR1431
90%	5.87%	Fixed	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1625
90%	5.77%	Fixed	5 years	£999	SVR-1% (7.29%)	7.0%	3% for 5 years	None	None	DR1471
Contractor Mortgages										
60%	5.79%	SVR -2.5%	2 years	£499	SVR-1% (7.29%)	7.3%	None	None	None	DR1434
80%	5.89%	SVR -2.4%	2 years	£499	SVR-1% (7.29%)	7.4%	None	None	None	DR1435
80%	5.07%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1629
80%	4.87%	Fixed	5 years	£999	SVR-1% (7.29%)	6.5%	3% for 5 years	None	None	DR1632
85%	5.27%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1668
85%	4.97%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1633
90%	6.59%	SVR -1.7%	2 years	£499	SVR-1% (7.29%)	7.5%	None	None	None	DR1436
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1516
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.29%)	6.7%	3% for 5 years	None	None	DR1472



# Residential Product Range

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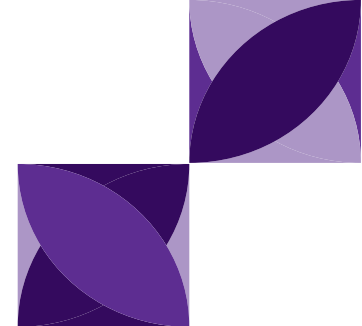
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
90%	5.87%	Fixed	2 years	None	SVR-1% (7.29%)	7.3%	2% for 2 years	None	Free Valuation	DR1465
90%	5.27%	Fixed	5 years	None	SVR-1% (7.29%)	6.8%	3% for 5 years	None	Free Valuation	DR1396
95%	6.27%	Fixed	2 years	None	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1467
95%	5.47%	Fixed	5 years	None	SVR-1% (7.29%)	6.8%	3% for 5 years	None	Free Valuation	DR1333
Joint Borrower Sole Proprietor (FTB)										
95%	5.97%	Fixed	5 years	None	SVR-1% (7.29%)	7.1%	3% for 5 years	None	Free Valuation	DR1334
Professional Income Boost										
80%	5.37%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	None	DR1557
80%	4.97%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1558
85%	5.47%	Fixed	2 years	£999	SVR-1% (7.29%)	7.3%	2% for 2 years	None	None	DR1559
85%	5.07%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1560
90%	5.57%	Fixed	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	None	DR1561
90%	5.17%	Fixed	5 years	£999	SVR-1% (7.29%)	6.7%	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%	10.00 SVR+1.71%	Loading on SVR	36 Months	2%*	1%	£500	DR1727	

\*1% introducer fee may also be charged

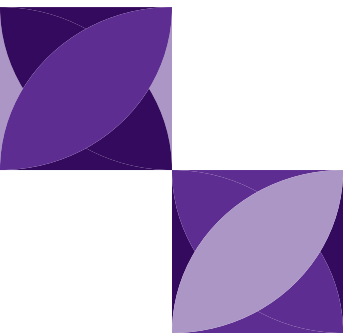


## Buy to Let Product Range

23 July 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%	5.99%	SVR -2.3%	2 years	£1,999	SVR (8.29%)	8.5%	2% for 2 years	None	None	DR1439
75%	5.47%	Fixed	5 years	£1,999	SVR (8.29%)	7.7%	3% for 5 years	None	None	DR1523
<b>Expat BTL</b>										
75%	5.99%	SVR -2.3%	2 years	£1,995	SVR (8.29%)	8.5%	2% for 2 years	None	None	DR1574
75%	5.17%	Fixed	5 years	£2,500	SVR (8.29%)	7.6%	3% for 5 years	None	None	DR1760
75%	5.27%	Fixed	5 years	1.5%	SVR (8.29%)	7.7%	3% for 5 years	None	None	DR1761
<b>Limited Company BTL</b>										
75%	5.99%	SVR-2.3%	2 years	£1,999	SVR (8.29%)	8.5%	2% for 2 years	None	None	DR1360
75%	5.27%	Fixed	5 years	1.5%	SVR (8.29%)	7.7%	3% for 5 years	None	None	DR1751
75%	5.17%	Fixed	5 years	£ 2,500	SVR (8.29%)	7.6%	3% for 5 years	None	None	DR1750



# Retentions / Product Transfers

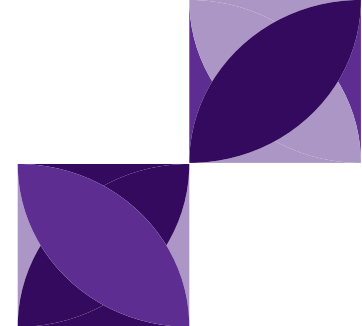




# Product Guide

## Retentions Residential Product Range

23 July 2025



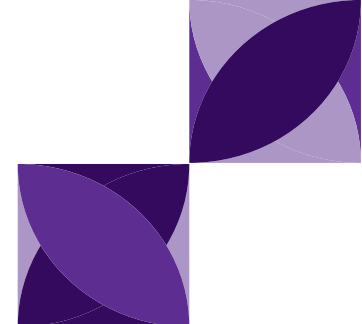
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.37%	Fixed	2 years	None	SVR-1% (7.29%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1447
60%	4.27%	Fixed	5 years	None	SVR-1% (7.29%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1678
80%	5.54%	(SVR-2.75%)	2 years	None	SVR-1% (7.29%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1608
80%	4.67%	Fixed	2 years	None	SVR-1% (7.29%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1519
80%	4.47%	Fixed	5 years	None	SVR-1% (7.29%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1450
85%	5.17%	Fixed	2 years	None	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1654
85%	4.87%	Fixed	5 years	None	SVR-1% (7.29%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1656
90%	5.99%	(SVR-2.30%)	2 years	None	SVR-1% (7.29%)	7.3%	1% for 2 years	None	No legals or fresh valuation* required	DR1353
90%	5.37%	Fixed	2 years	None	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1661
90%	4.97%	Fixed	5 years	None	SVR-1% (7.29%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1658
95%	5.97%	Fixed	2 years	None	SVR-1% (7.29%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	5.67%	Fixed	5 years	None	SVR-1% (7.29%)	6.7%	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

## 23 July 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%	6.14%	(SVR-2.15%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1690
75%	5.97%	Fixed	2 years	None	SVR (8.29%)	8.1%	2% for 2 years	None	No legals or fresh valuation required	DR1416
75%	5.77%	Fixed	5 years	None	SVR (8.29%)	7.4%	3% for 5 years	None	No legals or fresh valuation required	DR1484
<b>Expat BTL</b>										
75%	6.34%	(SVR-1.95%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1688
75%	6.17%	Fixed	2 years	None	SVR (8.29%)	8.1%	2% for 2 years	None	No legals or fresh valuation required	DR1786
75%	5.97%	Fixed	5 years	None	SVR (8.29%)	7.5%	3% for 5 years	None	No legals or fresh valuation required	DR1452
<b>Limited Company BTL</b>										
75%	6.24%	(SVR-2.05%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1686
75%	6.07%	Fixed	2 years	None	SVR (8.29%)	8.1%	2% for 2 years	None	No legals or fresh valuation required	DR1788
75%	5.87%	Fixed	5 years	None	SVR (8.29%)	7.4%	3% for 5 Years	None	No legals or fresh valuation required	DR1453
<b>HMO Large</b>										
65%	6.59%	(SVR-1.70%)	3 years	None	SVR (8.29%)	8.2%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693
<b>HMO Small</b>										
75%	6.29%	(SVR-2.00%)	3 years	None	SVR (8.29%)	8.1%	0.5% for 3 years	None	No legals or fresh valuation required	DR0697

