

Rate Guide

New Business & Product Transfers

Effective from 10 September 2025

New Business



Product Guide

Residential Product Range

10 September 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
Self Build Premier Income £1-2m										
75%	6.64%	SVR -1.65%	2 years	0.5%	SVR-1% (7.29%)	7.5%	2% for 2 years	None	None	DR1829
Self Build Premier Income £2-4m										
75%	6.84%	SVR -1.45%	2 years	0.75%	SVR-1% (7.29%)	7.6%	2% for 2 years	None	None	DR1830



Product Guide

Residential Product Range

10 September 2025

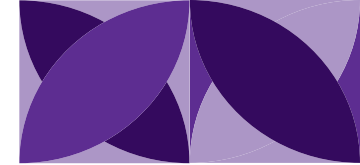


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Owner Occupied Mortgages										
80%	5.59%	SVR -2.70%	2 years	£999	SVR-1% (7.29%)	7.4%	2% for 2 years	None	Free Valuation	DR1315
80%	4.67%	Fixed	2 years	£999	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%	4.87%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	Free Valuation	DR1616
85%	4.77%	Fixed	5 years	£999	SVR-1% (7.29%)	6.4%	3% for 5 years	None	Free Valuation	DR1532
90%	4.97%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	Free Valuation	DR1584
90%	4.87%	Fixed	5 years	£999	SVR-1% (7.29%)	6.5%	3% for 5 years	None	Free Valuation	DR1460
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 Premier Income										
80%	5.27%	Fixed	2 years	0.50%	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1825
80%	5.17%	Fixed	5 years	0.50%	SVR-1% (7.29%)	6.6%	3% for 5 years	None	None	DR1826
Joint Borrower Sole Proprietor										
60%	4.87%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	Free Valuation	DR1789
60%	4.87%	Fixed	5 years	£999	SVR-1% (7.29%)	6.5%	3% for 5 years	None	Free Valuation	DR1790
80%	4.97%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	Free Valuation	DR1791
80%	4.97%	Fixed	5 years	£999	SVR-1% (7.29%)	6.5%	3% for 5 years	None	Free Valuation	DR1792
90%	5.07%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	Free Valuation	DR1793
90%	5.07%	Fixed	5 years	£999	SVR-1% (7.29%)	6.6%	3% for 5 years	None	Free Valuation	DR1794

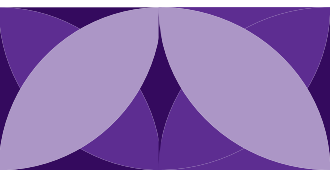


Residential Product Range

10 September 2025

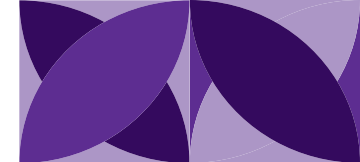


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney										
60%	5.69%	SVR -2.6%	2 years	£499	SVR (8.29%)	7.7%	2% for 2 years	None	None	DR1486
60%	6.27%	Fixed	5 years	£999	SVR (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



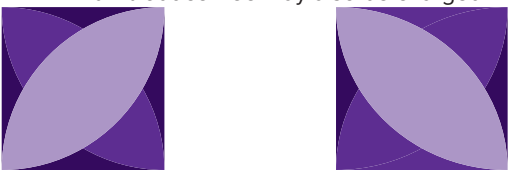
Residential Product Range

10 September 2025



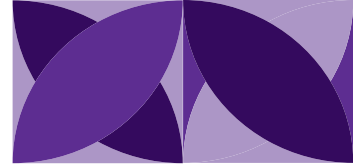
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
90%	5.87%	Fixed	2 years	None	SVR-1% (7.29%)	7.3%	2% for 2 years	None	Free Valuation	DR1465
90%	5.27%	Fixed	5 years	None	SVR-1% (7.29%)	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- First Time Buyer										
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



Residential Product Range

10 September 2025

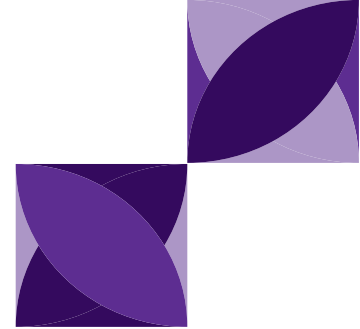


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Expat Residential										
70%	4.97%	Fixed	2 years	£1,495	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1807
70%	5.17%	Fixed	5 years	£1,495	SVR-1% (7.29%)	6.7%	3% for 5 years	None	None	DR1808
80%	4.97%	Fixed	2 years	£1,495	SVR-1% (7.29%)	7.2%	2% for 2 years	None	None	DR1809
80%	5.17%	Fixed	5 years	£1,495	SVR-1% (7.29%)	6.7%	3% for 5 years	None	None	DR1810
90%	5.47%	Fixed	2 years	£1,495	SVR-1% (7.29%)	7.3%	2% for 2 years	None	None	DR1811
90%	5.47%	Fixed	5 years	£1,495	SVR-1% (7.29%)	6.8%	3% for 5 years	None	None	DR1812



Buy to Let Product Range

10 September 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	5.99%	SVR -2.3%	2 years	£1,999	SVR (8.29%)	8.5%	2% for 2 years	None	None	DR1439
75%	5.27%	Fixed	5 years	£1,999	SVR (8.29%)	7.6%	3% for 5 years	None	None	DR1440
Expat BTL										
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
Limited Company BTL										
75%	5.99%	SVR-2.3%	2 years	£1,999	SVR (8.29%)	8.5%	2% for 2 years	None	None	DR1360
75%	4.97%	Fixed	5 years	1.5%	SVR (8.29%)	7.5%	3% for 5 years	None	None	DR1784
75%	4.87%	Fixed	5 years	£ 2,500	SVR (8.29%)	7.5%	3% for 5 years	None	None	DR1783



Retentions / Product Transfers



Product Guide

Retentions Residential Product Range

10 September 2025



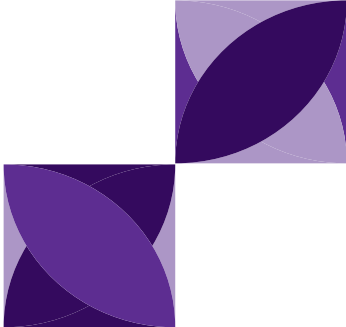
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.47%	Fixed	2 years	None	SVR-1% (7.29%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1677
60%	4.37%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1833
60%	4.37%	Fixed	5 years	None	SVR-1% (7.29%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1753
60%	4.27%	Fixed	5 years	£999	SVR-1% (7.29%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1835
80%	4.47%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1837
80%	4.37%	Fixed	5 years	£999	SVR-1% (7.29%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1839
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%	4.87%	Fixed	2 years	None	SVR-1% (7.29%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1681
85%	4.67%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1843
85%	4.67%	Fixed	5 years	£999	SVR-1% (7.29%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1845
85%	4.77%	Fixed	5 years	None	SVR-1% (7.29%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1682
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%	4.87%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1847
90%	5.07%	Fixed	2 years	None	SVR-1% (7.29%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1683
90%	4.77%	Fixed	5 years	£999	SVR-1% (7.29%)	6.4%	3% for 5 years	None	No legals or fresh valuation* required	DR1849
90%	4.87%	Fixed	5 years	None	SVR-1% (7.29%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1662
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



Product Guide

Retentions Residential Product Range
10 September 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Joint Borrower Sole Proprietor										
95%	5.77%	Fixed	2 years	None	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1879
95%	5.67%	Fixed	5 years	None	SVR-1% (7.29%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1880

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



Retentions Buy to Let Product Range

10 September 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
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%	5.27%	Fixed	2 years	£1,999	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1856
75%	5.47%	Fixed	2 years	None	SVR (8.29%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR1787
75%	5.07%	Fixed	5 years	£1,999	SVR (8.29%)	7.3%	3% for 5 years	None	No legals of fresh valuation required	DR1858
75%	5.27%	Fixed	5 years	None	SVR (8.29%)	7.1%	3% for 5 years	None	No legals or fresh valuation required	DR1691
Expatriate BTL										
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%	5.67%	Fixed	2 years	None	SVR (8.29%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR1785
75%	5.47%	Fixed	2 years	£1,999	SVR (8.29%)	8.3%	2% for 2 years	None	No legals or fresh valuation required	DR1863
75%	5.27%	Fixed	5 years	£1,999	SVR (8.29%)	7.4%	3% for 5 years	None	No legals of fresh valuation required	DR1865
75%	5.47%	Fixed	5 years	None	SVR (8.29%)	7.2%	3% for 5 years	None	No legals or fresh valuation required	DR1483
Limited Company BTL										
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%	5.57%	Fixed	2 years	None	SVR (8.29%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR1877
75%	5.37%	Fixed	5 years	None	SVR (8.29%)	7.2%	3% for 5 Years	None	No legals or fresh valuation required	DR1687
75%	5.37%	Fixed	2 years	£1,999	SVR (8.29%)	8.3%	2% for 2 years	None	No legals or fresh valuation required	DR1819
75%	5.17%	Fixed	5 years	£1,999	SVR (8.29%)	7.4%	3% for 5 Years	None	No legals or fresh valuation required	DR1821
HMO Large										
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
HMO Small										
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



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