

Rate Guide

New Business & Product Transfers

Effective from 1 November 2025

New Business



Product Guide

Residential Product Range

1 November 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%	5.69%	SVR -2.3%	24 months	0.5%	SVR-1% (6.99%)	7.0%	None	None	None	DR1546
80%	5.89%	SVR -2.1%	24 months	0.5%	SVR-1% (6.99%)	7.1%	None	None	None	DR1547
Self Build Larger Loan 1-2m										
75%	6.24%	SVR -1.75%	24 months	1.0%	SVR-1% (6.99%)	7.2%	None	None	None	DR1708
75%	6.14%	SVR -1.85%	24 months	0.5%	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1709
80%	6.34%	SVR -1.65%	24 months	0.5%	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1712
Self Build Larger Loan 2-4m										
75%	6.44%	SVR -1.55%	24 months	1.25%	SVR-1% (6.99%)	7.2%	None	None	None	DR1716
75%	6.34%	SVR -1.65%	24 months	0.75%	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1717
80%	6.54%	SVR -1.45%	24 months	0.75%	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1718
Self Build Premier Income £1-2m										
75%	6.34%	SVR -1.65%	2 years	0.5%	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1829
Self Build Premier Income £2-4m										
75%	6.54%	SVR -1.45%	2 years	0.75%	SVR-1% (6.99%)	7.3%	2% for 2 years	None	None	DR1830



Product Guide

Residential Product Range

1 November 2025

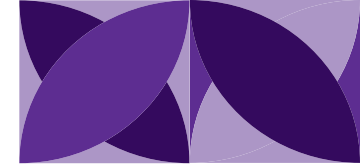


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Owner Occupied Mortgages										
80%	5.29%	SVR -2.70%	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1315
80%	4.87%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	Free Valuation	DR1609
80%	4.67%	Fixed	2 years	£1,999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1772
80%	4.67%	Fixed	5 years	£1,999	SVR-1% (6.99%)	6.4%	3% for 5 years	None	Free Valuation	DR1777
80%	4.77%	Fixed	5 years	£999	SVR-1% (6.99%)	6.3%	3% for 5 years	None	Free Valuation	DR1613
85%	5.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1615
85%	4.97%	Fixed	5 years	£999	SVR-1% (6.99%)	6.4%	3% for 5 years	None	Free Valuation	DR1571
85%	4.87%	Fixed	2 years	£1,999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	Free Valuation	DR1890
85%	4.87%	Fixed	5 years	£1,999	SVR-1% (6.99%)	6.5%	3% for 5 years	None	Free Valuation	DR1892
90%	5.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1619
90%	4.97%	Fixed	5 years	£999	SVR-1% (6.99%)	6.4%	3% for 5 years	None	Free Valuation	DR1390
Owner Occupied Second Home										
80%	5.49%	SVR -2.50%	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	Free Valuation	DR1314
Owner Occupied Lending Into Retirement										
60%	5.49%	SVR -2.50%	3 years	£999	SVR-1% (6.99%)	6.7%	2% for 3 years	None	None	DR1587
Owner Occupied Premier Income										
80%	5.27%	Fixed	2 years	0.50%	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1825
80%	5.17%	Fixed	5 years	0.50%	SVR-1% (6.99%)	6.5%	3% for 5 years	None	None	DR1826
Joint Borrower Sole Proprietor										
60%	4.87%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	Free Valuation	DR1789
60%	4.87%	Fixed	5 years	£999	SVR-1% (6.99%)	6.4%	3% for 5 years	None	Free Valuation	DR1790
80%	4.97%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1791
80%	4.97%	Fixed	5 years	£999	SVR-1% (6.99%)	6.4%	3% for 5 years	None	Free Valuation	DR1792
90%	5.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1793
90%	5.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.5%	3% for 5 years	None	Free Valuation	DR1794

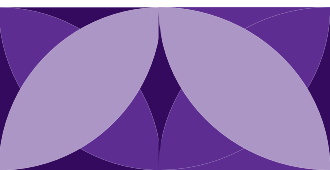


Residential Product Range

1 November 2025

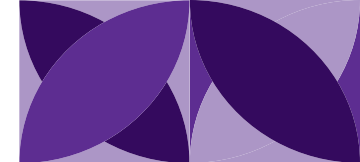


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney										
60%	5.39%	SVR -2.6%	2 years	£499	SVR (7.99%)	7.4%	2% for 2 years	None	None	DR1486
60%	6.27%	Fixed	5 years	£999	SVR (7.99%)	7.7%	3% for 5 years	None	None	DR1310
RIO Mortgage										
60%	5.49%	SVR -2.5%	2 years	£499	SVR (7.99%)	7.4%	2% for 2 years	None	None	DR1485
60%	6.37%	Fixed	5 years	£999	SVR (7.99%)	7.7%	3% for 5 years	None	None	DR1311
Self Employed Mortgages										
60%	5.59%	SVR -2.4%	2 years	£499	SVR-1% (6.99%)	7.0%	None	None	None	DR1429
80%	5.69%	SVR -2.3%	2 years	£499	SVR-1% (6.99%)	7.1%	None	None	None	DR1430
80%	5.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR1663
80%	5.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.5%	3% for 5 years	None	None	DR1511
85%	5.37%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1664
85%	5.17%	Fixed	5 years	£999	SVR-1% (6.99%)	6.5%	3% for 5 years	None	None	DR1666
90%	6.39%	SVR -1.6%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1431
90%	5.67%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1747
90%	5.67%	Fixed	5 years	£999	SVR-1% (6.99%)	6.8%	3% for 5 years	None	None	DR1513
Contractor Mortgages										
60%	5.49%	SVR -2.5%	2 years	£499	SVR-1% (6.99%)	7.0%	None	None	None	DR1434
80%	5.59%	SVR -2.4%	2 years	£499	SVR-1% (6.99%)	7.0%	None	None	None	DR1435
80%	5.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR1629
80%	5.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.5%	3% for 5 years	None	None	DR1507
85%	5.27%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR1668
85%	5.17%	Fixed	5 years	£999	SVR-1% (6.99%)	6.5%	3% for 5 years	None	None	DR1591
90%	6.29%	SVR -1.7%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1436
90%	5.57%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1516
90%	5.37%	Fixed	5 years	£999	SVR-1% (6.99%)	6.6%	3% for 5 years	None	None	DR1381



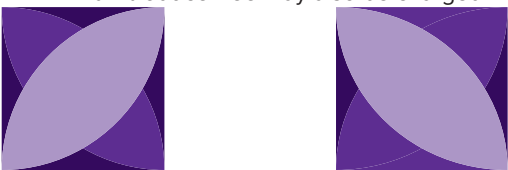
Residential Product Range

1 November 2025



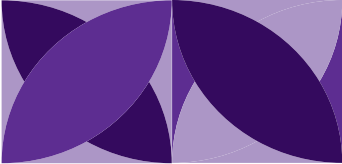
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
90%	5.67%	Fixed	2 years	None	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1502
90%	5.27%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	Free Valuation	DR1396
95%	6.07%	Fixed	2 years	None	SVR-1% (6.99%)	7.1%	2% for 2 years	None	Free Valuation	DR1504
95%	5.37%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	Free Valuation	DR1505
Joint Borrower Sole Proprietor- First Time Buyer										
95%	5.97%	Fixed	5 years	None	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR1334
Professional Income Boost										
80%	5.37%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1557
80%	4.97%	Fixed	5 years	£999	SVR-1% (6.99%)	6.4%	3% for 5 years	None	None	DR1558
85%	5.47%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1559
85%	5.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.5%	3% for 5 years	None	None	DR1560
90%	5.57%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1561
90%	5.17%	Fixed	5 years	£999	SVR-1% (6.99%)	6.5%	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%	9.70% SVR+1.71%	Loading on SVR	36 Months	2%*	1%	£500	DR1727	

*1% introducer fee may also be charged



Residential Product Range

1 November 2025



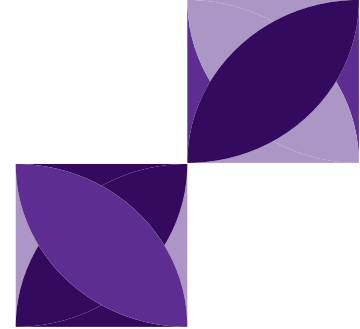
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Expat Residential										
70%	4.97%	Fixed	2 years	£1,495	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR1807
70%	5.17%	Fixed	5 years	£1,495	SVR-1% (6.99%)	6.6%	3% for 5 years	None	None	DR1808
80%	4.97%	Fixed	2 years	£1,495	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR1809
80%	5.17%	Fixed	5 years	£1,495	SVR-1% (6.99%)	6.6%	3% for 5 years	None	None	DR1810
90%	5.47%	Fixed	2 years	£1,495	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1811
90%	5.47%	Fixed	5 years	£1,495	SVR-1% (6.99%)	6.7%	3% for 5 years	None	None	DR1812



INTERMEDIARY USE ONLY

Buy to Let Product Range

1 November 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	5.69%	SVR -2.3%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1439
75%	5.27%	Fixed	5 years	£1,999	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1440
Expat BTL										
75%	5.69%	SVR -2.3%	2 years	£1,995	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1574
75%	5.17%	Fixed	5 years	£2,500	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1760
75%	5.27%	Fixed	5 years	1.5%	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1761
Limited Company BTL										
75%	5.69%	SVR-2.3%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1360
75%	5.17%	Fixed	5 years	1.5%	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1913
75%	5.07%	Fixed	5 years	£ 2,500	SVR (7.99%)	7.4%	3% for 5 years	None	None	DR1911



Retentions / Product Transfers



Product Guide

Retentions Residential Product Range

1 November 2025



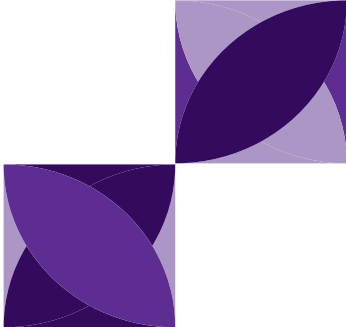
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.47%	Fixed	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR1677
60%	4.37%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1833
60%	4.37%	Fixed	5 years	None	SVR-1% (6.99%)	5.8%	3% for 5 years	None	No legals or fresh valuation* required	DR1753
60%	4.27%	Fixed	5 years	£999	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1835
80%	4.47%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1837
80%	4.37%	Fixed	5 years	£999	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1839
80%	5.24%	(SVR-2.75%)	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1608
80%	4.67%	Fixed	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR1519
80%	4.47%	Fixed	5 years	None	SVR-1% (6.99%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1450
85%	4.87%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1681
85%	4.67%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1843
85%	4.67%	Fixed	5 years	£999	SVR-1% (6.99%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1845
85%	4.77%	Fixed	5 years	None	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1682
90%	5.69%	(SVR-2.30%)	2 years	None	SVR-1% (6.99%)	7.0%	1% for 2 years	None	No legals or fresh valuation* required	DR1353
90%	4.87%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1847
90%	5.07%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1683
90%	4.77%	Fixed	5 years	£999	SVR-1% (6.99%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1849
90%	4.87%	Fixed	5 years	None	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1662
95%	5.97%	Fixed	2 years	None	SVR-1% (6.99%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	5.67%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1659
95%	6.99%	(SVR-1.00%)	Life of Loan	None	SVR-1% (6.99%)	7.2%	None	None	No legals or fresh valuation* required	DR1692

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



Product Guide

Retentions Residential Product Range
1 November 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% (6.99%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1879
95%	5.67%	Fixed	5 years	None	SVR-1% (6.99%)	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

1 November 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	5.84%	(SVR-2.15%)	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR1690
75%	5.27%	Fixed	2 years	£1,999	SVR (7.99%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR1856
75%	5.47%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR1787
75%	5.07%	Fixed	5 years	£1,999	SVR (7.99%)	7.2%	3% for 5 years	None	No legals or fresh valuation required	DR1858
75%	5.27%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR1691
80%	7.49%	(SVR-0.50%)	Life of Loan	None	N/A	7.8%	None	None	No legals or fresh valuation required	DR1693
Expat BTL										
75%	6.04%	(SVR-1.95%)	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR1688
75%	5.67%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR1785
75%	5.47%	Fixed	2 years	£1,999	SVR (7.99%)	8.1%	2% for 2 years	None	No legals or fresh valuation required	DR1863
75%	5.27%	Fixed	5 years	£1,999	SVR (7.99%)	7.3%	3% for 5 years	None	No legals or fresh valuation required	DR1865
75%	5.47%	Fixed	5 years	None	SVR (7.99%)	7.1%	3% for 5 years	None	No legals or fresh valuation required	DR1483
Limited Company BTL										
75%	5.94%	(SVR-2.05%)	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR1686
75%	5.57%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR1877
75%	5.37%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 Years	None	No legals or fresh valuation required	DR1867
75%	5.37%	Fixed	2 years	£1,999	SVR (7.99%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR1819
75%	5.17%	Fixed	5 years	£1,999	SVR (7.99%)	7.2%	3% for 5 Years	None	No legals or fresh valuation required	DR1821
HMO Large										
65%	6.29%	(SVR-1.70%)	3 years	None	SVR (7.99%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693
HMO Small										
75%	5.99%	(SVR-2.00%)	3 years	None	SVR (7.99%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0697



INTERMEDIARY USE ONLY