

Rate Guide

New Business & Product Transfers

Effective from 3 December 2025

New Business



Product Guide

Residential Product Range

3 December 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% | 5.49% | SVR-2.5% | 2 years | 0.5% | SVR-1% (6.99%) | 7.0% | 2% for 2 years | None | None | DR2006 |
| 75% | 5.59% | SVR -2.4% | 2 years | 0.5% | SVR-1% (6.99%) | 7.0% | None | None | None | DR1592 |
| 80% | 5.69% | SVR -2.3% | 2 years | 0.5% | SVR-1% (6.99%) | 7.0% | 2% for 2 years | None | None | DR2008 |
| 80% | 5.79% | SVR -2.2% | 2 years | 0.5% | SVR-1% (6.99%) | 7.1% | None | None | None | DR1593 |
| Self Build Larger Loan 1-2m | | | | | | | | | | |
| 75% | 6.04% | SVR -1.95% | 24 months | 1.0% | SVR-1% (6.99%) | 7.1% | None | None | None | DR1710 |
| 75% | 5.94% | SVR -2.05% | 24 months | 0.5% | SVR-1% (6.99%) | 7.1% | 2% for 2 years | None | None | DR1711 |
| 80% | 6.14% | SVR -1.85% | 24 months | 0.5% | SVR-1% (6.99%) | 7.1% | 2% for 2 years | None | None | DR1715 |
| Self Build Larger Loan 2-4m | | | | | | | | | | |
| 75% | 6.24% | SVR -1.75% | 24 months | 1.25% | SVR-1% (6.99%) | 7.2% | None | None | None | DR1719 |
| 75% | 6.14% | SVR -1.85% | 24 months | 0.75% | SVR-1% (6.99%) | 7.1% | 2% for 2 years | None | None | DR1720 |
| 80% | 6.34% | SVR -1.65% | 24 months | 0.75% | SVR-1% (6.99%) | 7.2% | 2% for 2 years | None | None | DR1721 |
| 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

3 December 2025

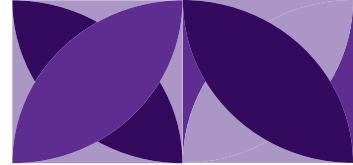


| Maximum LTV | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|--|---------------|------------|--------------|-----------------|----------------|------|------------------------|-----------------|----------------|--------------|
| 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 |

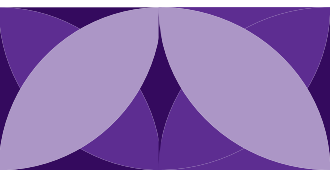


Residential Product Range

3 December 2025

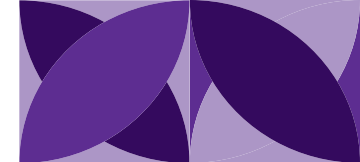


| Maximum LTV | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|--------------------------------|---------------|-----------|--------------|-----------------|----------------|------|------------------------|-----------------|------------|--------------|
| 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 |



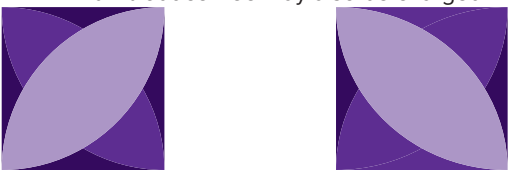
Residential Product Range

3 December 2025



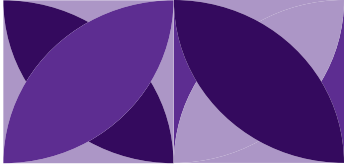
| Maximum LTV | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|--|---------------|-----------|--------------|-----------------|----------------|------|------------------------|-----------------|----------------|--------------|
| 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 |

*1% introducer fee may also be charged



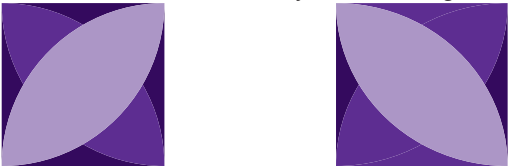
Residential Product Range

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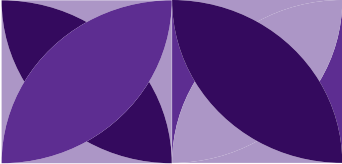
| Maximum LTC | Minimum Day 1 LTV | Maximum LTGDV | Rates starting from | Rate Type | Maximum Term | Arrangement Fee | Exit Fee | Application Fee | Product Code |
|-------------------------|---------------------|----------------|---------------------|-----------------|--------------|-----------------|--------------|-----------------|--------------|
| Development Finance | | | | | | | | | |
| 90% | 70% | 70% | 9.70% SVR+1.71% | Loading on SVR | 36 Months | 2%* | 1% | £500 | DR1727 |
| Maximum LTV | Rates starting from | Rate Type | Maximum Term | Arrangement Fee | Exit Fee | Application fee | Product Code | | |
| Pre-Development Bridge | | | | | | | | | |
| 65% (50% for land only) | 9.90% SVR+1.91% | Loading on SVR | 18 Months | 2%* | None | £500 | DR1993 | | |
| Exit Bridge | | | | | | | | | |
| 75% | 8.20% SVR+0.21% | Loading on SVR | 18 Months | 2%* | None | £500 | DR1998 | | |

*1% introducer fee may also be charged

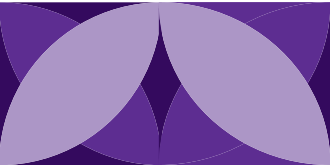


Residential Product Range

3 December 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 |

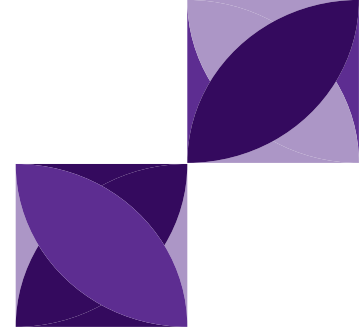


INTERMEDIARY USE ONLY



Buy to Let Product Range

3 December 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% | 5.17% | Fixed | 5 years | £1,999 | SVR (7.99%) | 7.4% | 3% for 5 years | None | None | DR1903 |
| Expat BTL | | | | | | | | | | |
| 55% | 5.59% | SVR -2.4% | 2 years | £1,999 | SVR (7.99%) | 8.1% | 2% for 2 Years | None | None | DR1933 |
| 55% | 5.07% | Fixed | 5 years | £2,500 | SVR (7.99%) | 7.4% | 3% for 5 years | None | None | DR1934 |
| 55% | 4.97% | Fixed | 5 years | 1.5% | SVR (7.99%) | 7.4% | 3% for 5 years | None | None | DR1935 |
| 75% | 5.69% | SVR -2.3% | 2 years | £1,995 | SVR (7.99%) | 8.2% | 2% for 2 years | None | None | DR1574 |
| 75% | 5.07% | Fixed | 5 years | £2,500 | SVR (7.99%) | 7.4% | 3% for 5 years | None | None | DR1906 |
| 75% | 5.17% | Fixed | 5 years | 1.5% | SVR (7.99%) | 7.4% | 3% for 5 years | None | None | DR1908 |
| 80% | 5.67% | Fixed | 5 years | 1.5% | SVR (7.99%) | 7.6% | 3% for 5 years | None | None | DR1938 |
| Expat LTD Co BTL | | | | | | | | | | |
| 55% | 5.79% | SVR -2.2% | 2 years | £1,999 | SVR (7.99%) | 8.1% | 2% for 2 Years | None | None | DR1944 |
| 55% | 5.67% | Fixed | 5 years | £2,500 | SVR (7.99%) | 7.7% | 3% for 5 years | None | None | DR1945 |
| 55% | 5.57% | Fixed | 5 years | 1.5% | SVR (7.99%) | 7.6% | 3% for 5 years | None | None | DR1946 |
| 75% | 5.89% | SVR -2.1% | 2 years | £1,999 | SVR (7.99%) | 8.2% | 2% for 2 years | None | None | DR1947 |
| 75% | 5.77% | Fixed | 5 years | £2,500 | SVR (7.99%) | 7.7% | 3% for 5 years | None | None | DR1948 |
| 75% | 5.67% | Fixed | 5 years | 1.5% | SVR (7.99%) | 7.6% | 3% for 5 years | None | None | DR1949 |
| 80% | 6.07% | Fixed | 5 years | 1.5% | SVR (7.99%) | 7.8% | 3% for 5 years | None | None | DR1950 |

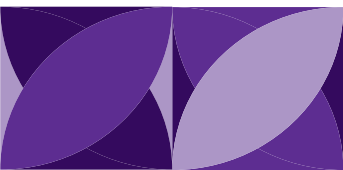


Buy to Let Product Range

3 December 2025



| Maximum LTV | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|---------------------|---------------|-----------|--------------|-----------------|-------------|------|------------------------|-----------------|------------|--------------|
| 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% | 5.07% | Fixed | 5 years | 1.5% | SVR (7.99%) | 7.4% | 3% for 5 years | None | None | DR1914 |
| 75% | 4.97% | Fixed | 5 years | £ 2,500 | SVR (7.99%) | 7.4% | 3% for 5 years | None | None | DR1912 |
| HMO BTL | | | | | | | | | | |
| 55% | 5.79% | SVR-2.2% | 2 years | 3.0% | SVR (7.99%) | 8.5% | 2% for 2 Years | None | None | DR1961 |
| 55% | 5.17% | Fixed | 5 years | 3.0% | SVR (7.99%) | 7.7% | 3% for 5 Years | None | None | DR1962 |
| 75% | 5.89% | SVR-2.1% | 2 years | 3.0% | SVR (7.99%) | 8.5% | 2% for 2 Years | None | None | DR1963 |
| 75% | 5.27% | Fixed | 5 years | 3.0% | SVR (7.99%) | 7.7% | 3% for 5 Years | None | None | DR1964 |
| HMO LTD Co BTL | | | | | | | | | | |
| 55% | 5.79% | SVR-2.2% | 2 years | 3.0% | SVR (7.99%) | 8.5% | 2% for 2 Years | None | None | DR1969 |
| 55% | 5.27% | Fixed | 5 years | 3.0% | SVR (7.99%) | 7.7% | 3% for 5 Years | None | None | DR1970 |
| 75% | 5.89% | SVR-2.1% | 2 years | 3.0% | SVR (7.99%) | 8.5% | 2% for 2 Years | None | None | DR1971 |
| 75% | 5.37% | Fixed | 5 years | 3.0% | SVR (7.99%) | 7.8% | 3% for 5 Years | None | None | DR1972 |



INTERMEDIARY USE ONLY

Retentions / Product Transfers



Product Guide

Retentions Residential Product Range

3 December 2025



| Maximum LTV | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|-------------|---------------|-------------|--------------|-----------------|----------------|------|------------------------|-----------------|--|--------------|
| Residential | | | | | | | | | | |
| 60% | 4.27% | Fixed | 2 years | None | SVR-1% (6.99%) | 6.5% | 2% for 2 years | None | No legals or fresh valuation* required | DR1752 |
| 60% | 4.17% | Fixed | 2 years | £999 | SVR-1% (6.99%) | 6.8% | 2% for 2 years | None | No legals or fresh valuation* required | DR1834 |
| 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% | 4.27% | Fixed | 2 years | £999 | SVR-1% (6.99%) | 6.8% | 2% for 2 years | None | No legals or fresh valuation* required | DR1838 |
| 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% | 4.47% | Fixed | 2 years | None | SVR-1% (6.99%) | 6.6% | 2% for 2 years | None | No legals or fresh valuation* required | DR1649 |
| 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% | 4.67% | Fixed | 2 years | None | SVR-1% (6.99%) | 6.6% | 2% for 2 years | None | No legals or fresh valuation* required | DR1769 |
| 85% | 4.47% | Fixed | 2 years | £999 | SVR-1% (6.99%) | 6.8% | 2% for 2 years | None | No legals or fresh valuation* required | DR1844 |
| 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% | 4.77% | Fixed | 2 years | £999 | SVR-1% (6.99%) | 6.9% | 2% for 2 years | None | No legals or fresh valuation* required | DR1848 |
| 90% | 4.87% | Fixed | 2 years | None | SVR-1% (6.99%) | 6.7% | 2% for 2 years | None | No legals or fresh valuation* required | DR1771 |
| 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
3 December 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

3 December 2025



| Maximum LTV | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate | APRC | Early Repayment Charge | Application Fee | Incentives | Product Code |
|---------------------|---------------|-------------|--------------|-----------------|-------------|------|------------------------|-----------------|---------------------------------------|--------------|
| BTL | | | | | | | | | | |
| 75% | 5.34% | (SVR-2.65%) | 2 years | None | SVR (7.99%) | 7.7% | 2% for 2 years | None | No legals or fresh valuation required | DR1707 |
| 75% | 5.07% | Fixed | 2 years | £1,999 | SVR (7.99%) | 7.9% | 2% for 2 years | None | No legals or fresh valuation required | DR1857 |
| 75% | 5.27% | Fixed | 2 years | None | SVR (7.99%) | 7.7% | 2% for 2 years | None | No legals or fresh valuation required | DR1873 |
| 75% | 4.87% | Fixed | 5 years | £1,999 | SVR (7.99%) | 7.0% | 3% for 5 years | None | No legals or fresh valuation required | DR1859 |
| 75% | 5.07% | Fixed | 5 years | None | SVR (7.99%) | 6.9% | 3% for 5 years | None | No legals or fresh valuation required | DR1874 |
| 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% | 5.54% | (SVR-2.45%) | 2 years | None | SVR (7.99%) | 7.7% | 2% for 2 years | None | No legals or fresh valuation required | DR1706 |
| 75% | 5.47% | Fixed | 2 years | None | SVR (7.99%) | 7.7% | 2% for 2 years | None | No legals or fresh valuation required | DR1875 |
| 75% | 5.27% | Fixed | 2 years | £1,999 | SVR (7.99%) | 8.0% | 2% for 2 years | None | No legals or fresh valuation required | DR1864 |
| 75% | 5.07% | Fixed | 5 years | £1,999 | SVR (7.99%) | 7.1% | 3% for 5 years | None | No legals or fresh valuation required | DR1866 |
| 75% | 5.27% | Fixed | 5 years | None | SVR (7.99%) | 7.0% | 3% for 5 years | None | No legals or fresh valuation required | DR1689 |
| Limited Company BTL | | | | | | | | | | |
| 75% | 5.44% | (SVR-2.55%) | 2 years | None | SVR (7.99%) | 7.7% | 2% for 2 years | None | No legals or fresh valuation required | DR1705 |
| 75% | 5.37% | Fixed | 2 years | None | SVR (7.99%) | 7.7% | 2% for 2 years | None | No legals or fresh valuation required | DR1925 |
| 75% | 5.17% | Fixed | 5 years | None | SVR (7.99%) | 6.9% | 3% for 5 Years | None | No legals or fresh valuation required | DR1878 |
| 75% | 5.17% | Fixed | 2 years | £1,999 | SVR (7.99%) | 8.0% | 2% for 2 years | None | No legals or fresh valuation required | DR1820 |
| 75% | 4.97% | Fixed | 5 years | £1,999 | SVR (7.99%) | 7.1% | 3% for 5 Years | None | No legals or fresh valuation required | DR1822 |
| 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 |



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