

Rate Guide

New Business & Product Transfers

Effective from 14 January 2026

New Business



Product Guide

Residential Product Range

14 January 2026



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



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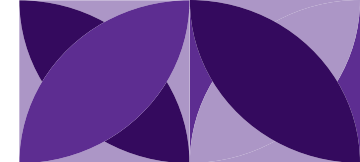
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Owner Occupied Mortgages										
80%	5.29%	SVR -2.70%	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1315
80%	4.87%	Fixed	2 years	£999	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



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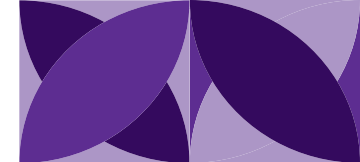


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage Power Of Attorney										
60%	5.39%	SVR -2.6%	2 years	£499	SVR (7.99%)	7.4%	2% for 2 years	None	None	DR1486
60%	6.27%	Fixed	5 years	£999	SVR (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



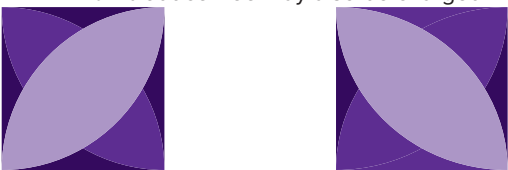
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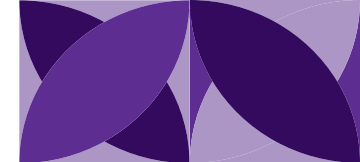
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
90%	5.67%	Fixed	2 years	None	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR1502
90%	5.27%	Fixed	5 years	None	SVR-1% (6.99%)	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



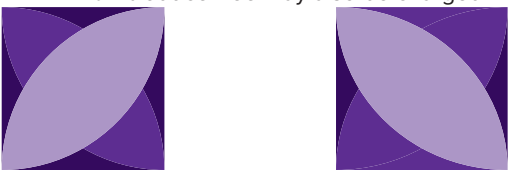
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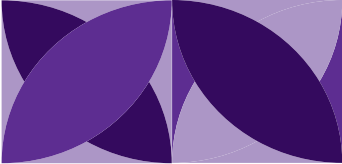
Maximum LTC	Minimum Day 1 LTV	Maximum LTGDV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application Fee	Product Code
Development Finance									
90%	70%	70%	9.70% SVR+1.71%	Loading on SVR	36 Months	2%*	1%	£500	DR1727
Maximum LTV	Rates starting from	Rate Type	Maximum Term	Arrangement 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

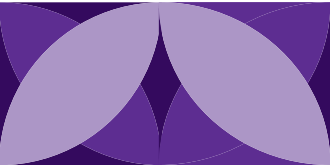


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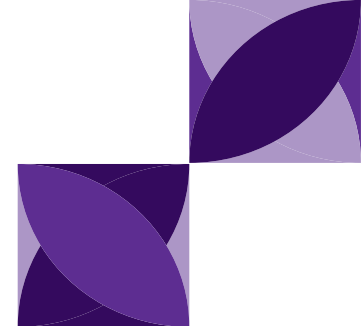
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Expat Residential										
70%	4.97%	Fixed	2 years	£1,495	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR1807
70%	5.17%	Fixed	5 years	£1,495	SVR-1% (6.99%)	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

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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
BTL										
75%	5.69%	SVR -2.3%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1439
75%	4.97%	Fixed	5 years	£1,999	SVR (7.99%)	7.3%	3% for 5 years	None	None	DR1904
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

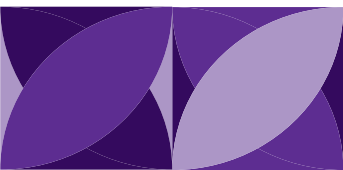


Buy to Let Product Range

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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
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%	4.97%	Fixed	5 years	1.5%	SVR (7.99%)	7.4%	3% for 5 years	None	None	DR1784
75%	4.87%	Fixed	5 years	£ 2,500	SVR (7.99%)	7.3%	3% for 5 years	None	None	DR1783
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



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Retentions / Product Transfers



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Retentions 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
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



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Retentions 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
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

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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
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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