

# Rate Guide

## New Business & Product Transfers

Effective from 25 February 2026





# New Business



# Product Guide

Residential Product Range  
25 February 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>										
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
<b>Self Build Larger Loan 1-2m</b>										
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
<b>Self Build Larger Loan 2-4m</b>										
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
<b>Self Build Premier Income £1-2m</b>										
75%	6.34%	SVR -1.65%	2 years	0.5%	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1829
<b>Self Build Premier Income £2-4m</b>										
75%	6.54%	SVR -1.45%	2 years	0.75%	SVR-1% (6.99%)	7.3%	2% for 2 years	None	None	DR1830



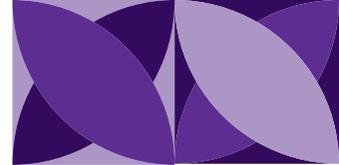
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# Product Guide

## Residential Product Range

25 February 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Owner Occupied Mortgages</b>										
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
<b>Owner Occupied Second Home</b>										
80%	5.49%	SVR -2.50%	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	Free Valuation	DR1314
<b>Owner Occupied Lending Into Retirement</b>										
60%	5.49%	SVR -2.50%	3 years	£999	SVR-1% (6.99%)	6.7%	2% for 3 years	None	None	DR1587
60%	5.17%	Fixed	5 years	£999	SVR-1% (6.99%)	6.1%	3% for 5 years	None	None	DR2005
<b>Owner Occupied Premier Income</b>										
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

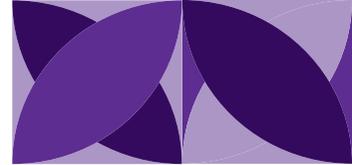


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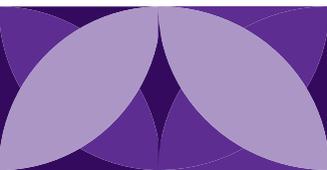


# Residential Product Range

## 25 February 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>RIO Mortgage Power Of Attorney</b>										
60%	5.39%	SVR -2.6%	2 years	£499	SVR (7.99%)	7.4%	2% for 2 years	None	None	DR1486
60%	5.17%	Fixed	5 years	£999	SVR (7.99%)	7.4%	3% for 5 years	None	None	DR1509
<b>RIO Mortgage</b>										
60%	5.49%	SVR -2.5%	2 years	£499	SVR (7.99%)	7.4%	2% for 2 years	None	None	DR1485
60%	5.27%	Fixed	5 years	£999	SVR (7.99%)	7.4%	3% for 5 years	None	None	DR1508
<b>Self Employed Mortgages</b>										
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%	4.97%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	None	DR1778
80%	5.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.5%	3% for 5 years	None	None	DR1511
85%	5.17%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	None	DR1746
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%	5.47%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR1780
90%	5.67%	Fixed	5 years	£999	SVR-1% (6.99%)	6.8%	3% for 5 years	None	None	DR1513
<b>Contractor Mortgages</b>										
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%	4.97%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	None	DR1667
80%	4.97%	Fixed	5 years	£999	SVR-1% (6.99%)	6.4%	3% for 5 years	None	None	DR1670
85%	5.17%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	None	DR1669
85%	5.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.4%	3% for 5 years	None	None	DR1672
90%	6.29%	SVR -1.7%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1436
90%	5.47%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR1631
90%	5.37%	Fixed	5 years	£999	SVR-1% (6.99%)	6.6%	3% for 5 years	None	None	DR1381

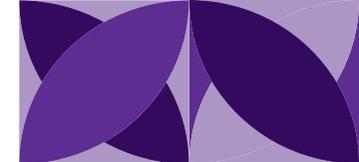


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# Residential Product Range

## 25 February 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>First Time Buyer</b>										
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
<b>Joint Borrower Sole Proprietor</b>										
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
<b>Joint Borrower Sole Proprietor- First Time Buyer</b>										
95%	5.97%	Fixed	5 years	None	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR1334
<b>Professional Income Boost</b>										
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

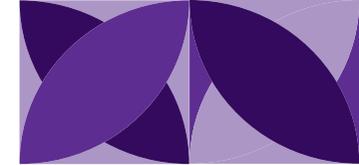


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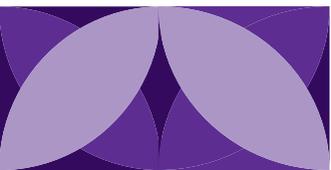


# Residential Product Range

## 25 February 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Expatriate Residential</b>										
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

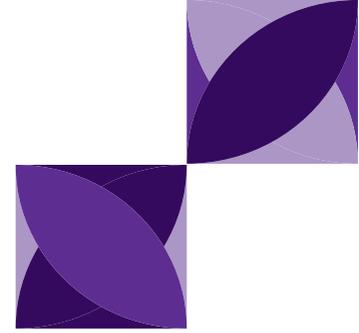


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# Buy to Let Product Range

## 25 February 2026



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%	5.69%	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
<b>Expat BTL</b>										
55%	5.59%	SVR -2.4%	2 years	£1,999	SVR (7.99%)	8.1%	2% for 2 Years	None	None	DR1933
55%	4.87%	Fixed	5 years	£2,500	SVR (7.99%)	7.3%	3% for 5 years	None	None	DR1939
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%	4.97%	Fixed	5 years	£2,500	SVR (7.99%)	7.4%	3% for 5 years	None	None	DR1907
75%	5.07%	Fixed	5 years	1.5%	SVR (7.99%)	7.4%	3% for 5 years	None	None	DR1909
80%	5.37%	Fixed	5 years	1.5%	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1943
<b>Expat LTD Co BTL</b>										
55%	5.79%	SVR -2.2%	2 years	£1,999	SVR (7.99%)	8.1%	2% for 2 Years	None	None	DR1944
55%	5.17%	Fixed	5 years	£2,500	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1951
55%	5.27%	Fixed	5 years	1.5%	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1952
75%	5.89%	SVR -2.1%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1947
75%	5.27%	Fixed	5 years	£2,500	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1953
75%	5.37%	Fixed	5 years	1.5%	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR1954
80%	5.97%	Fixed	5 years	1.5%	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR1955

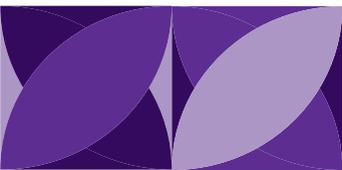


# Buy to Let Product Range

## 25 February 2026



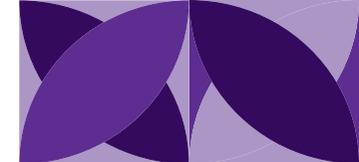
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Limited Company BTL</b>										
75%	5.69%	SVR-2.3%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1360
75%	4.97%	Fixed	5 years	1.5%	SVR (7.99%)	7.4%	3% for 5 years	None	None	DR1784
75%	5.07%	Fixed	5 years	£ 2,500	SVR (7.99%)	7.4%	3% for 5 years	None	None	DR1911
<b>HMO BTL</b>										
55%	5.79%	SVR-2.2%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 Years	None	None	DR1961
55%	4.87%	Fixed	5 years	3.0%	SVR (7.99%)	7.6%	3% for 5 Years	None	None	DR1977
75%	5.89%	SVR-2.1%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 Years	None	None	DR1963
75%	4.97%	Fixed	5 years	3.0%	SVR (7.99%)	7.6%	3% for 5 Years	None	None	DR1978
<b>Large HMO BTL</b>										
55%	6.19%	SVR-1.8%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 Years	None	None	DR1965
55%	5.27%	Fixed	5 years	3.0%	SVR (7.99%)	7.7%	3% for 5 Years	None	None	DR1966
70%	6.29%	SVR-1.7%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 Years	None	None	DR1967
70%	5.37%	Fixed	5 years	3.0%	SVR (7.99%)	7.8%	3% for 5 Years	None	None	DR1968
<b>HMO LTD Co BTL</b>										
55%	5.79%	SVR-2.2%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 Years	None	None	DR1969
55%	4.87%	Fixed	5 years	3.0%	SVR (7.99%)	7.6%	3% for 5 Years	None	None	DR1981
75%	5.89%	SVR-2.1%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 Years	None	None	DR1971
75%	4.97%	Fixed	5 years	3.0%	SVR (7.99%)	7.6%	3% for 5 Years	None	None	DR1982
<b>Large HMO LTD Co BTL</b>										
55%	6.19%	SVR-1.8%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 Years	None	None	DR1973
55%	5.27%	Fixed	5 years	3.0%	SVR (7.99%)	7.7%	3% for 5 Years	None	None	DR1974
70%	6.29%	SVR-1.7%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 Years	None	None	DR1975
70%	5.37%	Fixed	5 years	3.0%	SVR (7.99%)	7.8%	3% for 5 Years	None	None	DR1976



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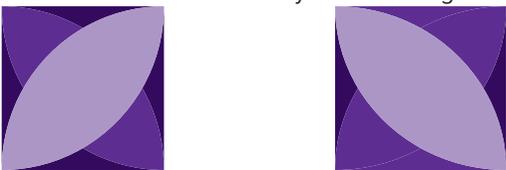
# Property Development Range

## 25 February 2026



Maximum LTC	Minimum Day 1 LTV	Maximum LTGDV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application Fee	Product Code
<b>Development Finance</b>									
90%	70%	70%	9.20% SVR+1.21%	Loading on SVR	36 Months	2%*	1%	£500	DR1932
Maximum LTV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application fee	Product Code		
<b>Pre-Development Bridge</b>									
65% (50% for land only)	9.90% SVR+1.91%	Loading on SVR	18 Months	2%*	None	£500	DR1993		
<b>Exit Bridge</b>									
75%	8.20% SVR+0.21%	Loading on SVR	18 Months	2%*	None	£500	DR1998		

\*1% introducer fee may also be charged





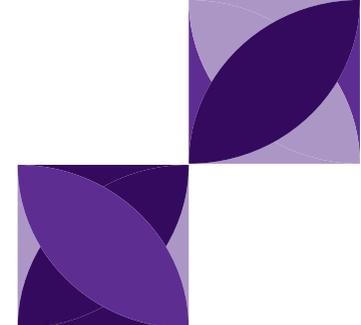
# Retentions / Product Transfers



# Product Guide

## Retentions Residential Product Range

25 February 2026



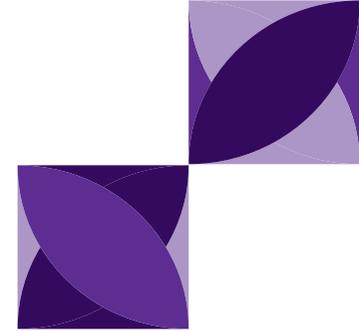
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Residential</b>										
55%	3.99%	(SVR-4.00%)	2 years	None	SVR-1% (6.99%)	6.4%	2% for 2 years	None	No legals or fresh valuation* required	DR2046
60%	4.17%	Fixed	2 years	None	SVR-1% (6.99%)	6.5%	2% for 2 years	None	No legals or fresh valuation* required	DR1765
60%	4.07%	Fixed	2 years	£999	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR1915
60%	4.27%	Fixed	5 years	None	SVR-1% (6.99%)	5.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1678
60%	4.17%	Fixed	5 years	£999	SVR-1% (6.99%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1836
80%	4.17%	Fixed	2 years	£999	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR2015
80%	4.27%	Fixed	5 years	£999	SVR-1% (6.99%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1840
80%	4.59%	(SVR-3.40%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2050
80%	4.37%	Fixed	2 years	None	SVR-1% (6.99%)	6.5%	2% for 2 years	None	No legals or fresh valuation* required	DR1650
80%	4.37%	Fixed	5 years	None	SVR-1% (6.99%)	5.8%	3% for 5 years	None	No legals or fresh valuation* required	DR1520
85%	4.57%	Fixed	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR1921
85%	4.37%	Fixed	2 years	£999	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR2017
85%	4.57%	Fixed	5 years	£999	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1846
85%	4.67%	Fixed	5 years	None	SVR-1% (6.99%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1770
90%	4.99%	(SVR-3.00%)	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR2051
90%	4.67%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR2019
90%	4.77%	Fixed	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR1923
90%	4.67%	Fixed	5 years	£999	SVR-1% (6.99%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1850
90%	4.77%	Fixed	5 years	None	SVR-1% (6.99%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1480
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  
25 February 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Joint Borrower Sole Proprietor</b>										
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



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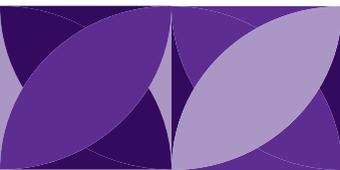


# Retentions Buy to Let Product Range

## 25 February 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>BTL</b>										
55%	4.79%	(SVR-3.2%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2059
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%	4.97%	Fixed	2 years	£1,999	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR2060
75%	5.17%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1928
75%	4.77%	Fixed	5 years	£1,999	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2061
75%	4.97%	Fixed	5 years	None	SVR (7.99%)	6.8%	3% for 5 years	None	No legals or fresh valuation required	DR1929
80%	7.49%	(SVR-0.50%)	Life of Loan	None	N/A	7.8%	None	None	No legals or fresh valuation required	DR1693
<b>Expat BTL</b>										
55%	4.99%	(SVR-3.00%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2056
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%	5.37%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1927
75%	5.17%	Fixed	2 years	£1,999	SVR (7.99%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR2057
75%	4.97%	Fixed	5 years	£1,999	SVR (7.99%)	7.1%	3% for 5 years	None	No legals or fresh valuation required	DR2058
75%	5.17%	Fixed	5 years	None	SVR (7.99%)	6.9%	3% for 5 years	None	No legals or fresh valuation required	DR1876
<b>Limited Company BTL</b>										
55%	4.89%	(SVR-2.55%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2052
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%	5.07%	Fixed	5 years	None	SVR (7.99%)	6.9%	3% for 5 years	None	No legals or fresh valuation required	DR1926
75%	5.07%	Fixed	2 years	£1,999	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR2054
75%	4.87%	Fixed	5 years	£1,999	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2055
<b>HMO Large</b>										
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
<b>HMO Small</b>										
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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