

# Rate Guide

## New Business & Product Transfers

Effective from 10 March 2026





# New Business



# Product Guide

## Residential Product Range

10 March 2026



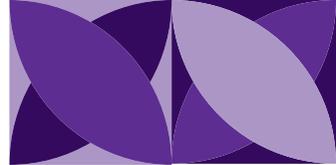
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>										
75%	5.49%	SVR-2.5%	2 years	0.5%	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR2006
75%	5.59%	SVR -2.4%	2 years	0.5%	SVR-1% (6.99%)	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



# Product Guide

## Residential Product Range

10 March 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
<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
<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
<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
<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
90%	6.39%	SVR -1.6%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1431
<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
90%	6.29%	SVR -1.7%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1436

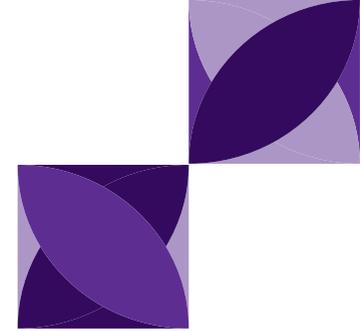


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# Buy to Let Product Range

10 March 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
<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
75%	5.69%	SVR -2.3%	2 years	£1,995	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1574
<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
75%	5.89%	SVR -2.1%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1947
<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
<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
75%	5.89%	SVR-2.1%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 Years	None	None	DR1963
<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
70%	6.29%	SVR-1.7%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 Years	None	None	DR1967



# Buy to Let Product Range

10 March 2026



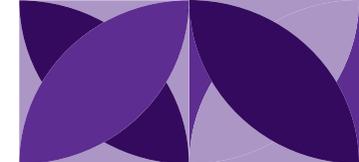
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>HMO LTD Co BTL</b>										
55%	5.79%	SVR-2.2%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 Years	None	None	DR1969
75%	5.89%	SVR-2.1%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 Years	None	None	DR1971
<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
70%	6.29%	SVR-1.7%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 Years	None	None	DR1975



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# Property Development Range

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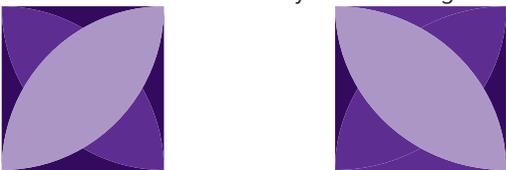


Maximum LTC	Minimum Day 1 LTV	Maximum LTGDV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application Fee	Product Code
<b>Development Finance</b>									
90%	70%	70%	9.20% SVR+1.21%	Loading on SVR	36 Months	2%*	1%	£500	DR1932

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





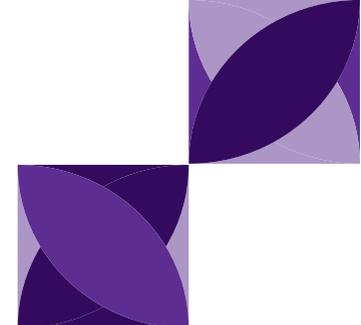
# Retentions / Product Transfers



# Product Guide

## Retentions Residential Product Range

10 March 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
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
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

### 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

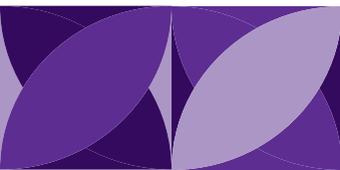


# Retentions Buy to Let Product Range

10 March 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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