

Rate Guide

New Business & Product Transfers

Effective from 22 April 2026





New Business



Product Guide

Residential Product Range

22 April 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
Owner Occupied Mortgages										
80%	5.09%	SVR -2.90%	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	Free Valuation	DR1364
80%	5.57%	Fixed	5 years	£1,999	SVR-1% (6.99%)	6.8%	3% for 5 years	None	Free Valuation	DR1884
90%	5.77%	Fixed	5 years	£999	SVR-1% (6.99%)	6.7%	3% for 5 years	None	Free Valuation	DR1621



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Residential Product Range

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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
Joint Borrow Sole Proprietor										
80%	5.87%	Fixed	5 years	£999	SVR-1% (6.99%)	6.8%	3% for 5 years	None	Free Valuation	DR1798
90%	6.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR1800
First Time Buyer Joint Borrow Sole Proprietor										
95%	6.27%	Fixed	5 years	£0	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR1336
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
RIO Mortgage										
60%	5.49%	SVR -2.5%	2 years	£499	SVR (7.99%)	7.4%	2% for 2 years	None	None	DR1485
First Time Buyer										
95%	5.97%	Fixed	5 years	£0	SVR-1% (6.99%)	6.8%	3% for 5 years	None	Free Valuation	DR1541
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%	5.77%	Fixed	5 years	£999	SVR-1% (6.99%)	6.7%	3% for 5 years	None	None	DR1388
90%	6.39%	SVR -1.6%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1431
90%	6.27%	Fixed	5 years	£999	SVR-1% (6.99%)	7.0%	3% for 5 years	None	None	DR1402



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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
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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%	5.67%	Fixed	5 years	£999	SVR-1% (6.99%)	6.7%	3% for 5 years	None	None	DR1437
90%	6.29%	SVR -1.7%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1436
90%	5.87%	Fixed	5 years	£999	SVR-1% (6.99%)	6.8%	3% for 5 years	None	None	DR1634

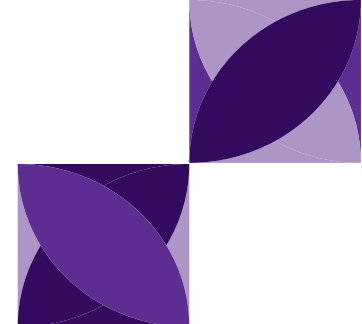


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Buy to Let Product Range

22 April 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
55%	5.47%	Fixed	5 years	£1,999	SVR (7.99%)	7.5%	3% for 5 years	None	None	DR2089
75%	5.69%	SVR -2.3%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1439
75%	5.87%	Fixed	5 years	£1,999	SVR (7.99%)	7.7%	3% for 5 years	None	None	DR1382
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%	5.57%	Fixed	5 years	£2,500	SVR (7.99%)	7.6%	3% for 5 years	None	None	DR2068
75%	5.69%	SVR -2.3%	2 years	£1,995	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1574
75%	5.77%	Fixed	5 years	£2,500	SVR (7.99%)	7.7%	3% for 5 years	None	None	DR1525
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%	5.57%	Fixed	5 years	£2,500	SVR (7.99%)	7.6%	3% for 5 years	None	None	DR1956
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	DR1958
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

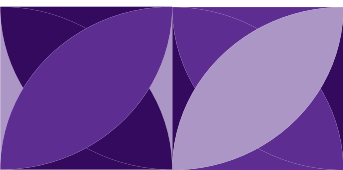


Buy to Let Product Range

22 April 2026



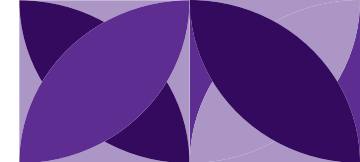
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
HMO BTL										
55%	5.79%	SVR-2.2%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 years	None	None	DR1961
55%	5.47%	Fixed	5 years	3.0%	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR1985
75%	5.89%	SVR-2.1%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 years	None	None	DR1963
75%	5.57%	Fixed	5 years	3.0%	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR1986
Large HMO BTL										
55%	6.19%	SVR-1.8%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 years	None	None	DR1965
55%	5.67%	Fixed	5 years	3.0%	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR1979
70%	6.29%	SVR-1.7%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 years	None	None	DR1967
70%	5.77%	Fixed	5 years	3.0%	SVR (7.99%)	8.0%	3% for 5 years	None	None	DR1980
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%	5.47%	Fixed	5 years	3.0%	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR1989
75%	5.89%	SVR-2.1%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 years	None	None	DR1971
75%	5.57%	Fixed	5 years	3.0%	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR1990
Large HMO LTD Co BTL										
55%	6.19%	SVR-1.8%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 years	None	None	DR1973
55%	5.67%	Fixed	5 years	3.0%	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR1983
70%	6.29%	SVR-1.7%	2 years	3.0%	SVR (7.99%)	8.6%	2% for 2 years	None	None	DR1975
70%	5.77%	Fixed	5 years	3.0%	SVR (7.99%)	8.0%	3% for 5 years	None	None	DR1984



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Property Development Range

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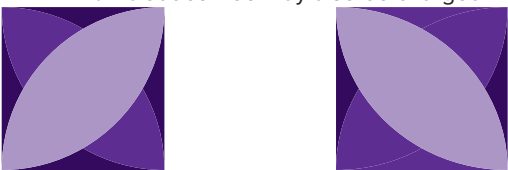


Maximum LTC	Minimum Day 1 LTV	Maximum LTGDV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application Fee	Product Code
Development Finance									
90%	70%	70%	9.20% SVR+1.21%	Loading on SVR	36 Months	2%*	1%	£500	DR1932

Maximum LTV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application fee	Product Code
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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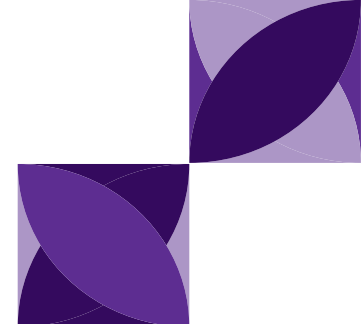
Retentions / Product Transfers



Product Guide

Retentions Residential Product Range

22 April 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
55%	4.49%	(SVR-3.50%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2047
60%	5.17%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1869
60%	5.07%	Fixed	5 years	None	SVR-1% (6.99%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1766
80%	5.47%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1767
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%	5.37%	Fixed	5 years	None	SVR-1% (6.99%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1652
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%	5.77%	Fixed	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR2074
90%	5.57%	Fixed	5 years	None	SVR-1% (6.99%)	6.4%	3% for 5 years	None	No legals or fresh valuation* required	DR1684
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

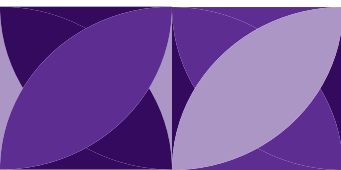


Retentions Buy to Let Product Range

22 April 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
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%	5.57%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2086
75%	5.47%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2087
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										
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%	5.77%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR2082
75%	5.77%	Fixed	5 years	None	SVR (7.99%)	7.2%	3% for 5 years	None	No legals or fresh valuation required	DR2083
Limited Company BTL										
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%	5.57%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1877
75%	5.47%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2079
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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