

Rate Guide

New Business & Product Transfers

Effective from 4 August 2026

New Business



Product Guide

Residential Product Range

4 August 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



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
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	2 years	£1,999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1881
80%	5.77%	Fixed	5 years	£1,999	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR1885
90%	6.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1694
90%	5.97%	Fixed	5 years	£999	SVR-1% (6.99%)	6.8%	3% for 5 years	None	Free Valuation	DR1622
Owner Occupied Premier Income										
80%	5.97%	Fixed	2 years	0.5%	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1930
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



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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
First Time Buyer										
95%	6.67%	Fixed	2 years	£0	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1397
95%	6.17%	Fixed	5 years	£0	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR2027
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%	5.97%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1398
80%	5.77%	Fixed	5 years	£999	SVR-1% (6.99%)	6.7%	3% for 5 years	None	None	DR1388
85%	5.97%	Fixed	5 years	£999	SVR-1% (6.99%)	6.8%	3% for 5 years	None	None	DR1898
90%	6.39%	SVR -1.6%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1431
90%	6.37%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR2066
90%	6.27%	Fixed	5 years	£999	SVR-1% (6.99%)	7.0%	3% for 5 years	None	None	DR1402
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%	5.97%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR2197
80%	5.67%	Fixed	5 years	£999	SVR-1% (6.99%)	6.7%	3% for 5 years	None	None	DR1437
90%	6.17%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR2198
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
Professional LTI										
90%	6.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.9%	3% for 5 years	None	None	DR1568
Expat Residential										
90%	6.07%	Fixed	5 years	£1,495	SVR-1% (6.99%)	7.0%	3% for 5 years	None	None	DR1818



Product Guide

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%	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
75%	5.69%	SVR -2.3%	2 years	£1,995	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1574
75%	5.97%	Fixed	5 years	£2,500	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR1936
75%	5.87%	Fixed	5 years	1.5%	SVR (7.99%)	7.7%	3% for 5 years	None	None	DR1937
80%	6.07%	Fixed	5 years	1.5%	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR2069
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
75%	5.89%	SVR -2.1%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1947
75%	5.97%	Fixed	5 years	£2,500	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR2161
75%	5.87%	Fixed	5 years	1.5%	SVR (7.99%)	7.7%	3% for 5 years	None	None	DR1959
80%	6.07%	Fixed	5 years	1.5%	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR1950

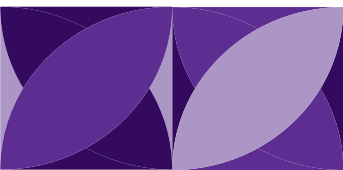


Buy to Let Product Range

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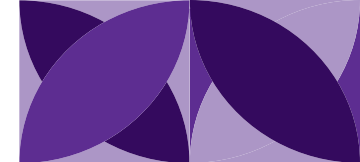
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Limited Company BTL										
70%*	5.87%	Fixed	5 years	1.50%	SVR (7.99%)	7.7%	3% for 5 years	None	None	DR2184
70%*	5.77%	Fixed	5 years	£2,500	SVR (7.99%)	7.7%	3% for 5 years	None	None	DR2187
75%	5.69%	SVR-2.3%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1360
*For our 70% LTV products, fees can only be added if this does not result in the total LTV exceeding 70%										
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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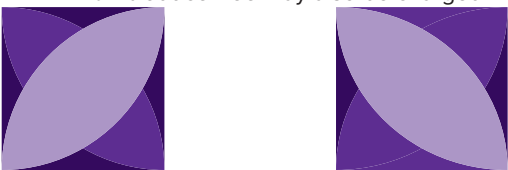
Property Development Range

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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



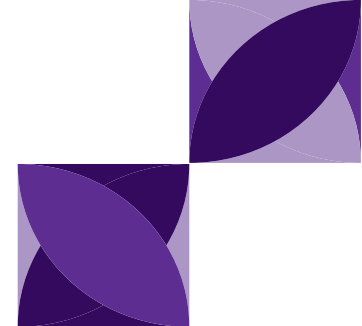
Retentions / Product Transfers



Product Guide

Retentions Residential Product Range

4 August 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

4 August 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%	5.04%	(SVR-2.95%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2085
75%	5.37%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2146
75%	5.27%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR1691
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%	5.34%	(SVR-2.65%)	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2081
75%	5.57%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2142
75%	5.47%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR1483
Limited Company BTL										
55%	4.89%	(SVR-3.10%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2052
75%	5.14%	(SVR-2.85%)	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2064
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%	5.27%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2139
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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