

Rate Guide

New Business & Product Transfers

Effective from 15 September 2026

New Business



Product Guide

Residential Product Range

15 September 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

15 September 2026



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%	5.77%	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 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										
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



INTERMEDIARY USE ONLY

Residential Product Range

15 September 2026

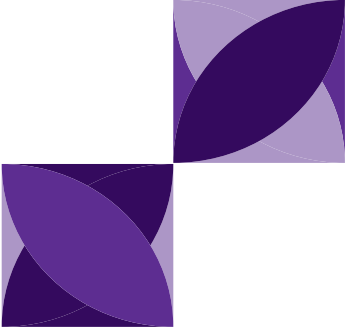


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
First Time Buyer										
95%	6.67%	Fixed	2 years	£0	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1397
Self Employed Mortgages										
60%	5.59%	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
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
90%	6.29%	SVR -1.7%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1436



Product Guide

Buy to Let Product Range
15 September 2026



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
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
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
80%	6.07%	Fixed	5 years	1.5%	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR1950
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

*For our 70% LTV products, fees can only be added if this does not result in the total LTV exceeding 70%



INTERMEDIARY USE ONLY

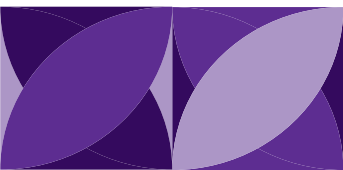


Buy to Let Product Range

15 September 2026



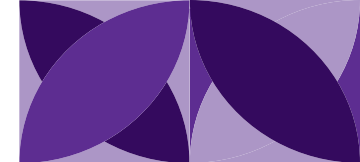
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
HMO BTL										
55%	5.79%	SVR-2.2%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 years	None	None	DR1961
75%	5.89%	SVR-2.1%	2 years	3.0%	SVR (7.99%)	8.5%	2% for 2 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



INTERMEDIARY USE ONLY

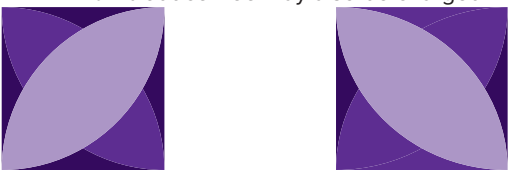
Property Development Range

15 September 2026



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

15 September 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
55%	4.69%	(SVR-3.30%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2133
60%	5.37%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR2070
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%	4.99%	(SVR-3.00%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2135
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%	5.19%	(SVR-2.80%)	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR2136
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%	5.77%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1685
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

15 September 2026



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
55%	5.19%	(SVR-2.80%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2084
75%	5.29%	(SVR-2.70%)	2 years	£1,999	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR1860
75%	5.87%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2177
75%	5.97%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2147
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%	5.39%	(SVR-2.60%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2080
75%	5.59%	(SVR-2.40%)	2 years	£1,999	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1867
75%	6.07%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2181
75%	6.17%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2143
Limited Company BTL										
55%	5.29%	(SVR-2.70%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2076
75%	5.39%	(SVR-2.60%)	2 years	£1,999	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1823
75%	5.97%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2078
75%	6.07%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2180
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



INTERMEDIARY USE ONLY