

# Product Guide

## Residential Product Range

26 April 2023

INTERMEDIARY USE ONLY



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>									
75%	5.39%	SVR -2.60%	24 Months	0.5%	SVR-1% (6.99%)	None	None	None	DR1191
80%	5.79%	SVR -2.20%	24 Months	0.5%	SVR-1% (6.99%)	None	None	None	DR1052
<b>Self Build Large Loans</b>									
75%	6.29%	SVR-1.70%	24 Months	0.5%	SVR-1% (6.99%)	None	None	None	DR1053
80%	6.49%	SVR-1.50%	24 Months	0.5%	SVR-1% (6.99%)	None	None	None	DR1054
<b>Owner Occupied Mortgages</b>									
90%	5.37%	Fixed	31.10.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	Free Valuation	DR1146
90%	5.27%	Fixed	31.10.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	Free Valuation	DR1147
80%	4.69%	SVR -3.30%	2 Years	£999	SVR-1% (6.99%)	2% for 2 years	None	Free Valuation	DR1166
<b>Owner Occupied Second Home</b>									
80%	4.89%	SVR -3.10%	2 years	£999	SVR-1% (6.99%)	2% for 2 years	None	None	DR1129
<b>Owner Occupied Lending Into Retirement</b>									
60%	5.29%	SVR -2.70%	3 years	£999	SVR-1% (6.99%)	2% for 3 years	None	None	DR0655
<b>Retro Fit</b>									
80%	5.57%	Fixed	31.10.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	Free valuation	DR1170

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<b>First Time Buyer</b>									
90%	5.57%	Fixed	31.08.2025	None	SVR-1% (6.99%)	2% for 2 years	None	Free valuation	DR1119
95%	5.87%	Fixed	31.08.2025	None	SVR-1% (6.99%)	2% for 2 years	None	Free valuation	DR1123
90%	5.07%	Fixed	5 years	None	SVR-1% (6.99%)	3% for 5 years	None	Free valuation	DR1172
95%	5.47%	Fixed	5 years	None	SVR-1% (6.99%)	3% for 5 years	None	Free valuation	DR1173
<b>First Time Buyer - Joint Borrower Sale Proprietor</b>									
95%	5.57%	Fixed	5 years	None	SVR-1% (6.99%)	3% for 5 years	None	Free valuation	DR1174
<b>RIO Mortgage Power Of Attorney</b>									
50%	4.99%	SVR -3.0%	2 years	£499	SVR (7.99%)	2% for 2 years	None	None	DR1155
50%	5.87%	Fixed	5 years	£999	SVR (7.99%)	3% for 5 years	None	None	DR1157
<b>RIO Mortgage</b>									
50%	5.29%	SVR -2.7%	2 years	£499	SVR (7.99%)	2% for 2 years	None	None	DR1156
50%	5.97%	Fixed	5 years	£999	SVR (7.99%)	3% for 5 years	None	None	DR1158
<b>Self Employed Mortgages</b>									
60%	5.09%	SVR -2.9%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0954
80%	5.39%	SVR -2.6%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0955
90%	6.09%	SVR -1.9%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0956
80%	5.67%	Fixed	30.11.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	None	DR1204
80%	5.57%	Fixed	31.10.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	None	DR1175
<b>Contractor Mortgages</b>									
60%	4.99%	SVR -3.0%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0959
80%	5.29%	SVR -2.7%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0960
90%	5.99%	SVR -2.0%	2 years	£499	SVR-1% (6.99%)	None	None	None	DR0961
80%	5.57%	Fixed	31.10.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	None	DR1176
80%	5.47%	Fixed	31.10.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	None	DR1177
90%	6.17%	Fixed	31.10.2025	£999	SVR-1% (6.99%)	2% for 2 years	None	None	DR1178
90%	6.17%	Fixed	31.10.2028	£999	SVR-1% (6.99%)	3% for 5 years	None	None	DR1179

# Buy to Let Product Range

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<b>BTL</b>									
75%	5.89%	SVR -2.10%	2 years	£1,999	SVR (7.99%)	2% for 2 years	None	None	DR1195
75%	5.87%	Fixed	5 years	£1,999	SVR (7.99%)	3% for 5 years	None	None	DR1160
<b>Expat BTL</b>									
75%	5.89%	SVR -2.10%	2 Years	£1,995	SVR (7.99%)	2% for 2 years	None	None	DR1197
75%	6.07%	Fixed	5 years	1.5%	SVR (7.99%)	3% for 5 years	None	None	DR1162
<b>Limited Company BTL</b>									
75%	6.09%	SVR -1.90%	2 years	£1,999	SVR (7.99%)	2% for 2 years	None	None	DR1196
75%	6.07%	Fixed	5 years	1.5%	SVR (7.99%)	3% for 5 years	None	None	DR1109