

# Product Guide

## Residential Product Range

27 March 2024

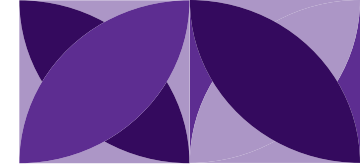


Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>									
75%	5.99%	SVR -2.80%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1276
80%	6.39%	SVR -2.40%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1192
<b>Self Build Packager Exclusive with loans of up to £4 million</b>									
75%	5.99%	SVR -2.80%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1358
80%	6.39%	SVR -2.40%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1359
<b>Self Build Large Loans</b>									
75%	7.09%	SVR-1.70%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1053
80%	7.29%	SVR-1.50%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1054
<b>Owner Occupied Mortgages</b>									
80%	6.09%	SVR -2.70%	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1315
80%	5.67%	Fixed	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1374
80%	4.97%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1377
90%	5.67%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1389
90%	4.97%	Fixed	5 years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1390
<b>Owner Occupied Second Home</b>									
80%	6.19%	SVR -2.60%	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1101
<b>Owner Occupied Lending Into Retirement</b>									
60%	6.09%	SVR -2.70%	3 years	£999	SVR-1% (7.79%)	2% for 3 years	None	None	DR0655
<b>Owner Occupied Large Loans</b>									
80%	6.09%	SVR -2.70%	2 years	£1,495	SVR-1% (7.79%)	2% for 2 years	None	None	DR1371
80%	5.67%	Fixed	5 years	£1,495	SVR-1% (7.79%)	3% for 5 years	None	None	DR1372



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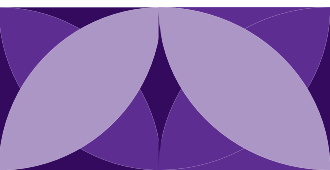




# Residential Product Range

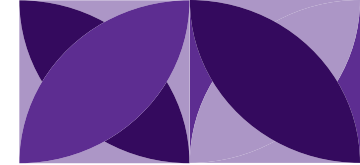
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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>RIO Mortgage Power Of Attorney</b>									
60%	5.79%	SVR -3.0%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1310
<b>RIO Mortgage</b>									
60%	6.09%	SVR -2.7%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1309
60%	6.37%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1311
<b>Self Employed Mortgages</b>									
60%	6.09%	SVR -2.7%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR1185
80%	6.19%	SVR -2.6%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0955
90%	6.89%	SVR -1.9%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0956
80%	5.97%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1398
80%	5.67%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1378
90%	6.77%	Fixed	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1366
90%	6.27%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1402
<b>Contractor Mortgages</b>									
60%	5.99%	SVR -2.8%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR1188
80%	6.09%	SVR -2.7%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0960
90%	6.79%	SVR -2.0%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0961
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1368
80%	5.17%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1406
90%	6.27%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1370
90%	5.37%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1381



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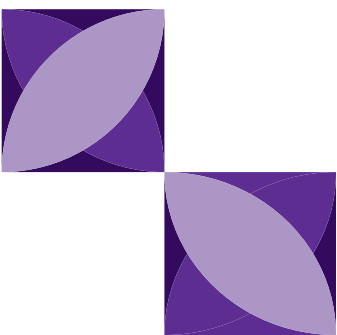




## Residential Product Range

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>First Time Buyer</b>									
90%	6.47%	Fixed	2 years	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1395
95%	6.67%	Fixed	2 years	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1397
90%	5.27%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1396
95%	5.47%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1333
<b>Joint Borrower Sole Proprietor (FTB)</b>									
95%	5.97%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1334
<b>Retro Fit</b>									
80%	5.67%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1456

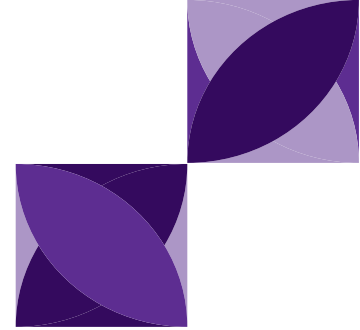


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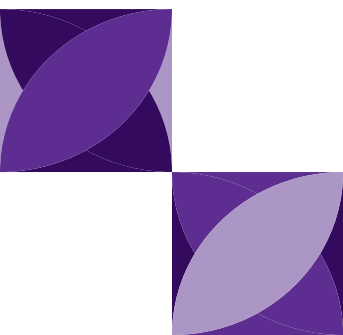


# Buy to Let Product Range

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>BTL</b>									
75%	6.09%	SVR -2.7%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1228
75%	5.27%	Fixed	5 Years	£1,999	SVR (8.79%)	3% for 5 years	None	None	DR1440
<b>Expat BTL</b>									
75%	6.09%	SVR -2.7%	2 years	£1,995	SVR (8.79%)	2% for 2 years	None	None	DR1267
75%	5.87%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1422
75%	5.87%	Fixed	5 years	£2,500	SVR (8.79%)	3% for 5 years	None	None	DR1421
<b>Limited Company BTL</b>									
75%	6.09%	SVR -2.7%	2 years	£1,999	SVR (8.79%)	2% for 2 years	None	None	DR1341
75%	5.87%	Fixed	5 years	1.5%	SVR (8.79%)	3% for 5 years	None	None	DR1384



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