

# Product Guide

## Residential Product Range

19 January 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%   | 5.17%         | Fixed      | 5 Years      | £999            | SVR-1% (7.79%) | 3% for 5 years         | None            | Free Valuation | DR1375       |
| 90%   | 5.67%         | Fixed      | 31.01.2026   | £999            | SVR-1% (7.79%) | 2% for 2 years         | None            | Free Valuation | DR1328       |
| 90%   | 5.17%         | Fixed      | 31.01.2029   | £999            | SVR-1% (7.79%) | 3% for 5 years         | None            | Free Valuation | DR1329       |
| <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       |

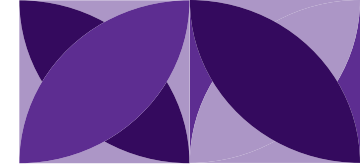


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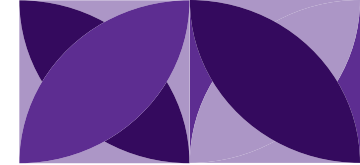
19 January 2024

| 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%                                   | 6.07%         | Fixed     | 2 years      | £999            | SVR-1% (7.79%) | 2% for 2 years         | None            | None       | DR1365       |
| 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%                                   | 6.37%         | Fixed     | 5 Years      | £999            | SVR-1% (7.79%) | 3% for 5 years         | None            | None       | DR1379       |
| <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%                                   | 5.37%         | Fixed     | 5 Years      | £999            | SVR-1% (7.79%) | 3% for 5 years         | None            | None       | DR1380       |
| 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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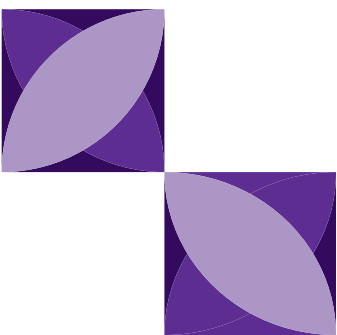




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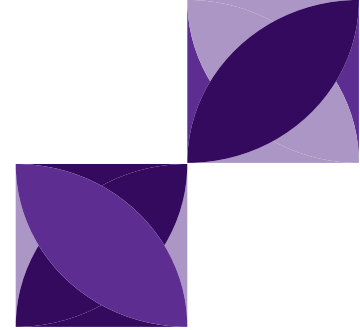
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| Maximum LTV                                 | Interest rate | Rate Type | Product Term | Arrangement Fee | Revert Rate    | Early Repayment Charge | Application Fee | Incentives     | Product Code |
|---|---------------|-----------|--------------|-----------------|----------------|------------------------|-----------------|----------------|--------------|
| <b>First Time Buyer</b>                     |               |           |              |                 |                |                        |                 |                |              |
| 90%   | 6.67%         | Fixed     | 31.12.2025   | None            | SVR-1% (7.79%) | 2% for 2 years         | None            | Free Valuation | DR1247       |
| 95%   | 6.97%         | Fixed     | 31.12.2025   | None            | SVR-1% (7.79%) | 2% for 2 years         | None            | Free Valuation | DR1249       |
| 90%   | 5.87%         | Fixed     | 5 years      | None            | SVR-1% (7.79%) | 3% for 5 years         | None            | Free Valuation | DR1283       |
| 95%   | 6.07%         | Fixed     | 5 years      | None            | SVR-1% (7.79%) | 3% for 5 years         | None            | Free Valuation | DR1285       |
| <b>Joint Borrower Sole Proprietor (FTB)</b> |               |           |              |                 |                |                        |                 |                |              |
| 95%   | 6.17%         | Fixed     | 5 years      | None            | SVR-1% (7.79%) | 3% for 5 years         | None            | Free Valuation | DR1286       |

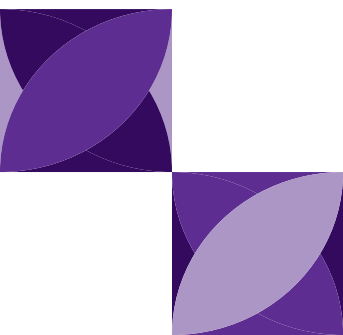


# Buy to Let Product Range

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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%                        | 5.87%         | Fixed     | 5 Years      | £1,999          | SVR (8.79%) | 3% for 5 years         | None            | None       | DR1382       |
| <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%                        | 6.27%         | Fixed     | 5 years      | 1.5%            | SVR (8.79%) | 3% for 5 years         | None            | None       | DR1344       |
| <b>Limited Company BTL</b> |               |           |              |                 |             |                        |                 |            |              |
| 75%                        | 6.09%         | SVR-2.70% | 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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