

For buyers and new customers switching from another lender

You can choose from a range of fixed or variable residential mortgage rates with different features to suit your needs. Some mortgages come with no product fee, cashback, or we might pay for a Standard Valuation or the standard legal fees.

- ▶ All the details on our rates are correct from 14/01/2026. Our rates are the same online as over the phone and can be removed at any time, without notice.
- ▶ The rates you'll be able to choose from depend on the type of mortgage you have and your Loan to Value (LTV). Your LTV is the amount you owe on your mortgage as a percentage of how much your property is worth. For example if you owe £75,000 and your property is worth £100,000, your LTV would be 75%.
- ▶ You must pay a lending fee of £195 to take out a mortgage with us. You can delay paying this until you pay off the mortgage and close your account.
- ▶ All our fixed interest rates move onto our Standard Variable Rate (SVR) when the fixed period ends. **Our SVR is currently 6.94%.** Your mortgage will stay on this rate for the length of your mortgage unless you switch to another deal. You can apply for a new fixed rate six months before your current deal ends.

60% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	3.80% fixed	30/04/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,500,000	AKNG
2 Year	60%	3.99% fixed	30/04/2028	6.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,500,000	AKNH
3 Year	60%	4.05% fixed	30/04/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,500,000	AKNJ

Representative example:

A mortgage of £168,857 payable over 25 years initially on a fixed rate for 2 years at 4.09% and then on our current variable rate of 6.94% for the remaining 23 years would require 24 monthly payments of £900 and 276 monthly payments of £1,167.

The total amount payable would be £345,011 made up of the loan amount plus interest (£174,949), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.6% APRC representative.

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75% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	75%	3.80% fixed	30/04/2028	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKNK
2 Year	75%	3.87% fixed	30/04/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKNL
2 Year	75%	3.97% fixed	30/04/2028	6.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKNN
2 Year	75%	4.04% fixed	30/04/2028	6.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKNP
3 Year	75%	3.90% fixed	30/04/2029	6.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKNQ
3 Year	75%	4.04% fixed	30/04/2029	6.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£1,000,000	AKNR
3 Year	75%	4.09% fixed	30/04/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKNS

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80% Loan to Value Fixed Rates - Purchase Only

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2 Year	80%	4.19% fixed	30/04/2028	6.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£1,000,000	AKNT
3 Year	80%	4.24% fixed	30/04/2029	6.4% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£1,000,000	AKNU

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2 Year	80%	3.92% fixed	30/04/2028	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKNV
2 Year	80%	3.95% fixed	30/04/2028	6.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£1,000,000	AKNW
2 Year	80%	4.09% fixed	30/04/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£1,000,000	AKNX
2 Year	80%	4.19% fixed	31/03/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/03/2027 then 2% until 31/03/2028	£25,001	£1,000,000	AKMZ
3 Year	80%	4.10% fixed	30/04/2029	6.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKNY
3 Year	80%	4.17% fixed	30/04/2029	6.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£1,000,000	AKNZ
3 Year	80%	4.25% fixed	31/03/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/03/2028 then 2% until 31/03/2029	£25,001	£1,000,000	AKNA

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5 Year	80%	4.25% fixed	28/02/2031	6.0% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£1,000,000	AJZY
5 Year	80%	4.31% fixed	28/02/2031	6.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£1,000,000	AJZZ

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2 Year	85%	3.94% fixed	30/04/2028	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKPA
2 Year	85%	3.99% fixed	30/04/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKPB
2 Year	85%	4.09% fixed	30/04/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	AKPC
2 Year	85%	4.24% fixed	30/04/2028	6.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	AKPD
3 Year	85%	4.05% fixed	30/04/2029	6.4% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKPE
3 Year	85%	4.10% fixed	30/04/2029	6.4% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKPG
3 Year	85%	4.19% fixed	30/04/2029	6.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKPH

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5 Year	85%	4.52% fixed	28/02/2031	6.2% APRC	£995	£1,500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£100,000	£750,000	AKAG
5 Year	85%	4.60% fixed	28/02/2031	6.2% APRC	£995	£3,000	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£250,000	£750,000	AKAH

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2 Year	85%	4.05% fixed	30/04/2028	6.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	AKPN
2 Year	85%	4.12% fixed	31/03/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/03/2027 then 2% until 31/03/2028	£25,001	£750,000	AKNB
2 Year	85%	4.22% fixed	31/03/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/03/2027 then 2% until 31/03/2028	£25,001	£750,000	AKNC
3 Year	85%	4.09% fixed	30/04/2029	6.4% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKPP
3 Year	85%	4.14% fixed	30/04/2029	6.4% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKPQ
3 Year	85%	4.20% fixed	31/03/2029	6.4% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/03/2028 then 2% until 31/03/2029	£25,001	£750,000	AKND
3 Year	85%	4.27% fixed	31/03/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/03/2028 then 2% until 31/03/2029	£25,001	£750,000	AKNE

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For buyers and new customers switching from another lender

You can choose from a range of fixed or variable residential mortgage rates with different features to suit your needs. Some mortgages come with no product fee, cashback, or we might pay for a Standard Valuation or the standard legal fees.

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85% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
5 Year	85%	4.30% fixed	28/02/2031	6.1% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£50,000	£750,000	AJYQ
5 Year	85%	4.34% fixed	28/02/2031	6.1% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AJYR
5 Year	85%	4.36% fixed	28/02/2031	6.0% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AJYS
7 Year	85%	4.44% fixed	28/02/2033	5.8% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2030 then 3% until 29/02/2032 then 2% until 28/02/2033	£25,001	£750,000	AKAQ

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For buyers purchasing a property

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90% Loan to Value Fixed Rates - Purchase Only

Term	LTV	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
5 Year	90%	4.65% fixed	30/04/2031	6.2% APRC	£0	£1,500	No	Yes	• Capital Repayment	4% until 30/04/2028 then 3% until 30/04/2030 then 2% until 30/04/2031	£100,000	£500,000	AKPR
5 Year	90%	4.65% fixed	30/04/2031	6.2% APRC	£0	£3,000	No	Yes	• Capital Repayment	4% until 30/04/2028 then 3% until 30/04/2030 then 2% until 30/04/2031	£250,000	£500,000	AKPS

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Term	LTV	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	90%	3.99% fixed	30/04/2028	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	AKPT
2 Year	90%	4.17% fixed	30/04/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	AKPU
2 Year	90%	4.32% fixed	30/04/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	AKPV
2 Year	90%	4.35% fixed	30/04/2028	6.6% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£500,000	AKPW
3 Year	90%	4.10% fixed	30/04/2029	6.4% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£500,000	AKPY
3 Year	90%	4.29% fixed	30/04/2029	6.4% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£500,000	AKPZ
3 Year	90%	4.39% fixed	30/04/2029	6.4% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£500,000	AKQA
5 Year	90%	4.35% fixed	30/04/2031	6.0% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/04/2028 then 3% until 30/04/2030 then 2% until 30/04/2031	£25,001	£500,000	AKQB

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90% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
5 Year	90%	4.38% fixed	30/04/2031	6.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/04/2028 then 3% until 30/04/2030 then 2% until 30/04/2031	£25,001	£500,000	AKQC
5 Year	90%	4.43% fixed	30/04/2031	6.1% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 30/04/2028 then 3% until 30/04/2030 then 2% until 30/04/2031	£50,000	£500,000	AKQD
7 Year	90%	4.55% fixed	28/02/2033	5.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 28/02/2030 then 3% until 29/02/2032 then 2% until 28/02/2033	£25,001	£500,000	AKAT

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85% Loan to Value Variable Rate

Term	LTV	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
Term	85%	6.94% variable	Term	7.2% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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For property investors

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60% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	60%	4.15% fixed	29/02/2028	6.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKBU
2 Year	60%	4.29% fixed	29/02/2028	6.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKBV
2 Year	60%	4.42% fixed	29/02/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKBW
3 Year	60%	4.39% fixed	28/02/2029	6.2% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKBX
5 Year	60%	4.42% fixed	28/02/2031	5.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AKBY
5 Year	60%	4.47% fixed	28/02/2031	5.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AKBZ
5 Year	60%	4.52% fixed	28/02/2031	6.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AKCA

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Northern Ireland

Buy to Let mortgage rates



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75% Loan to Value Fixed Rates

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2 Year	75%	4.20% fixed	29/02/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKCB
2 Year	75%	4.20% fixed	29/02/2028	6.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKCC
2 Year	75%	4.34% fixed	29/02/2028	6.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKCD
2 Year	75%	4.45% fixed	29/02/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKCE
3 Year	75%	4.35% fixed	28/02/2029	6.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKCG
3 Year	75%	4.44% fixed	28/02/2029	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKCH
3 Year	75%	4.53% fixed	28/02/2029	6.4% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKCJ

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5 Year	75%	4.47% fixed	28/02/2031	5.9% APRC	£995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AKCK
5 Year	75%	4.52% fixed	28/02/2031	5.8% APRC	£495	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AKCL
5 Year	75%	4.57% fixed	28/02/2031	6.0% APRC	£0	£0	No	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£750,000	AKCN

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A 'receiver of rent' may be appointed and/or the property may be repossessed if you do not keep up repayments on your mortgage

To find out more call us today on **0800 169 0082[#]**

To call using text Relay, dial 18001 0800 169 0082 using a textphone or the Relay UK app. All calls will be recorded for training and monitoring purposes. Lines open 9am to 6pm Monday to Friday. We're closed on Bank Holidays.

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