

# Northern Ireland

## Residential mortgage rates



### 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 04/07/2025. Our rates 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 7.44%.** 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 four months before your current deal ends.

### Up to 75% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	75%	3.99% fixed	30/11/2027	7.0% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJBW
2 Year	75%	4.14% fixed	30/11/2027	7.0% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJBX
2 Year	75%	4.34% fixed	30/11/2027	7.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJBY
3 Year	75%	4.14% fixed	30/11/2028	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJBZ
3 Year	75%	4.19% fixed	30/11/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCA
3 Year	75%	4.24% fixed	30/11/2028	6.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCB

#### Representative example:

A mortgage of £157,665 payable over 28 years initially on a fixed rate for 3 years at 4.39% and then on our current variable rate of 7.44% for the remaining 25 years would require 36 monthly payments of £814 and 302 monthly payments of £1,090.

The total amount payable would be £359,568 made up of the loan amount plus interest (£200,698), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 6.9% APRC representative.

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2 Year	80%	4.25% fixed	30/11/2027	6.9% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJCC
2 Year	80%	4.40% fixed	30/11/2027	6.9% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/11/2026 then 2% until 30/11/2027	£100,000	£1,000,000	AJCD
3 Year	80%	4.37% fixed	30/11/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCE
3 Year	80%	4.49% fixed	30/11/2028	6.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCG

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2 Year	80%	4.14% fixed	30/09/2027	7.1% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHUA
2 Year	80%	4.19% fixed	30/09/2027	7.1% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHUB
2 Year	80%	4.25% fixed	30/09/2027	7.0% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHUC
2 Year	80%	4.39% fixed	30/09/2027	7.0% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHNH
2 Year	80%	4.50% fixed	30/09/2027	7.1% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£1,000,000	AHNJ
3 Year	80%	4.29% fixed	30/11/2028	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCH
3 Year	80%	4.39% fixed	30/11/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCJ
3 Year	80%	4.49% fixed	30/11/2028	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£1,000,000	AJCK
5 Year	80%	4.28% fixed	30/11/2030	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£1,000,000	AJCL
5 Year	80%	4.35% fixed	30/11/2030	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£1,000,000	AJCN

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Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	85%	4.16% fixed	30/09/2027	7.1% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHUD
2 Year	85%	4.21% fixed	30/09/2027	7.0% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHUE
2 Year	85%	4.39% fixed	30/09/2027	7.0% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNN
2 Year	85%	4.54% fixed	30/09/2027	7.0% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNP
3 Year	85%	4.24% fixed	30/11/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCP
3 Year	85%	4.29% fixed	30/11/2028	6.7% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCQ
3 Year	85%	4.44% fixed	30/11/2028	6.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCR
3 Year	85%	4.54% fixed	30/11/2028	6.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCS

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5 Year	85%	4.30% fixed	30/11/2030	6.1% APRC	£495	£300	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJCT
5 Year	85%	4.39% fixed	30/11/2030	6.1% APRC	£0	£300	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJCU
5 Year	85%	4.50% fixed	30/11/2030	6.3% APRC	£995	£1,500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJCV
5 Year	85%	4.50% fixed	30/11/2030	6.3% APRC	£995	£3,000	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£250,000	£750,000	AJCW

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2 Year	85%	4.39% fixed	30/09/2027	7.1% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNV
2 Year	85%	4.49% fixed	30/09/2027	7.1% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNW
2 Year	85%	4.64% fixed	30/09/2027	7.1% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£750,000	AHNX
3 Year	85%	4.25% fixed	30/11/2028	6.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCX
3 Year	85%	4.33% fixed	30/11/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCY
3 Year	85%	4.44% fixed	30/11/2028	6.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJCZ
3 Year	85%	4.54% fixed	30/11/2028	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/11/2027 then 2% until 30/11/2028	£100,000	£750,000	AJDA

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5 Year	85%	4.29% fixed	30/11/2030	6.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJDC
5 Year	85%	4.34% fixed	30/11/2030	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJDD
5 Year	85%	4.44% fixed	30/11/2030	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£750,000	AJDE
7 Year	85%	4.59% fixed	30/09/2032	6.2% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/09/2029 then 3% until 30/09/2031 then 2% until 30/09/2032	£100,000	£750,000	AHPH

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### Up to 89% Loan to Value Fixed Rates - Purchase Only

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	89%	4.39% fixed	30/09/2027	7.1% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£500,000	AHPJ
2 Year	89%	4.47% fixed	30/09/2027	7.1% APRC	£995	£500	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£500,000	AHPK

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NI040725 04/07/2025 14822240620as

# Northern Ireland

## Residential mortgage rates



### For buyers and new customers switching from another lender

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### Up to 90% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	90%	4.59% fixed	30/09/2027	7.0% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£500,000	AHPN
2 Year	90%	4.75% fixed	30/09/2027	7.0% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£100,000	£500,000	AHPP
3 Year	90%	4.55% fixed	30/09/2028	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£500,000	AJAA
3 Year	90%	4.66% fixed	30/09/2028	6.7% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/09/2027 then 2% until 30/09/2028	£100,000	£500,000	AJAB
5 Year	90%	4.44% fixed	30/11/2030	6.1% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£25,001	£500,000	AJDG
5 Year	90%	4.50% fixed	30/11/2030	6.1% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£500,000	AJDH
7 Year	90%	4.70% fixed	30/09/2032	5.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/09/2029 then 3% until 30/09/2031 then 2% until 30/09/2032	£25,001	£500,000	AHPU

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### Up to 90% Loan to Value Fixed Rates - Purchase Only

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5 Year	90%	4.74% fixed	30/11/2030	6.3% APRC	£0	£1,500	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£100,000	£500,000	AJDJ
5 Year	90%	4.74% fixed	30/11/2030	6.3% APRC	£0	£3,000	No	Yes	• Capital Repayment	4% until 30/11/2027 then 3% until 30/11/2029 then 2% until 30/11/2030	£250,000	£500,000	AJDK

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### Up to 85% Loan to Value Variable Rate

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
Term	85%	7.44% variable	Term	7.7% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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# Northern Ireland

## Buy to Let mortgage rates



### For property investors

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### Up to 60% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	60%	4.25% fixed	30/09/2027	7.1% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£50,000	£750,000	AHXT
2 Year	60%	4.39% fixed	30/09/2027	6.7% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXU
2 Year	60%	4.52% fixed	30/09/2027	7.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXV
3 Year	60%	4.54% fixed	30/09/2028	6.4% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHMA
5 Year	60%	4.51% fixed	30/09/2030	5.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXL
5 Year	60%	4.58% fixed	30/09/2030	5.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXX
5 Year	60%	4.63% fixed	30/09/2030	6.4% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHXY

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## Up to 75% Loan to Value Fixed Rates

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2 Year	75%	4.30% fixed	30/09/2027	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHXZ
2 Year	75%	4.30% fixed	30/09/2027	7.1% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£50,000	£750,000	AHYA
2 Year	75%	4.44% fixed	30/09/2027	6.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHYB
2 Year	75%	4.55% fixed	30/09/2027	7.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2026 then 2% until 30/09/2027	£25,001	£750,000	AHYC
3 Year	75%	4.50% fixed	30/09/2028	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHMK
3 Year	75%	4.59% fixed	30/09/2028	6.4% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHMN
3 Year	75%	4.68% fixed	30/09/2028	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2027 then 2% until 30/09/2028	£25,001	£750,000	AHMP
5 Year	75%	4.57% fixed	30/09/2030	5.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYD
5 Year	75%	4.62% fixed	30/09/2030	5.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYE
5 Year	75%	4.67% fixed	30/09/2030	6.4% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/09/2027 then 3% until 30/09/2029 then 2% until 30/09/2030	£25,001	£750,000	AHYG

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