

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 01/12/2025. 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 7.19%.** 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%	3.99% fixed	29/02/2028	6.8% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,500,000	AJZS
2 Year	60%	4.18% fixed	29/02/2028	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,500,000	AJZT

Representative example:

A mortgage of £157,665 payable over 28 years initially on a fixed rate for 3 years at 4.29% and then on our current variable rate of 7.19% for the remaining 25 years would require 36 monthly payments of £804 and 302 monthly payments of £1,065. The total amount payable would be £351,677 made up of the loan amount plus interest (£192,807), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195). The overall cost for comparison is 6.7% 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%	4.04% fixed	29/02/2028	6.8% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJXY
2 Year	75%	4.09% fixed	29/02/2028	6.8% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJZU
3 Year	75%	4.15% fixed	28/02/2029	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£1,000,000	AJZV
3 Year	75%	4.19% fixed	28/02/2029	6.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AJZW
3 Year	75%	4.24% fixed	28/02/2029	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£1,000,000	AJZX

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80% 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
2 Year	80%	4.27% fixed	29/02/2028	6.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AKDG
3 Year	80%	4.32% fixed	28/02/2029	6.4% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AKDH

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2 Year	80%	4.07% fixed	29/02/2028	6.8% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AJYD
2 Year	80%	4.10% fixed	29/02/2028	6.9% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AJYE
2 Year	80%	4.14% fixed	29/02/2028	6.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£1,000,000	AKDJ
2 Year	80%	4.27% fixed	29/02/2028	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£1,000,000	AKDK
3 Year	80%	4.22% fixed	28/02/2029	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£1,000,000	AJXE
3 Year	80%	4.28% fixed	28/02/2029	6.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£1,000,000	AJXG
3 Year	80%	4.32% fixed	28/02/2029	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£1,000,000	AKDL

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5 Year	80%	4.25% fixed	28/02/2031	6.2% 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	6.2% 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%	4.05% fixed	29/02/2028	6.8% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKAA
2 Year	85%	4.11% fixed	29/02/2028	6.8% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKAB
2 Year	85%	4.17% fixed	29/02/2028	6.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKDN
2 Year	85%	4.30% fixed	29/02/2028	6.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKDP
3 Year	85%	4.14% fixed	28/02/2029	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKAC
3 Year	85%	4.22% fixed	28/02/2029	6.5% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKAD
3 Year	85%	4.30% fixed	28/02/2029	6.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAE

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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%	4.17% fixed	29/02/2028	6.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£750,000	AKAK
2 Year	85%	4.17% fixed	29/02/2028	6.8% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKKP
2 Year	85%	4.31% fixed	29/02/2028	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£750,000	AKKQ
3 Year	85%	4.18% fixed	28/02/2029	6.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAL
3 Year	85%	4.25% fixed	28/02/2029	6.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£750,000	AKAN
3 Year	85%	4.30% fixed	28/02/2029	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKAP
3 Year	85%	4.34% fixed	28/02/2029	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£750,000	AKDT

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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	6.3% 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	6.2% 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
5 Year	85%	4.40% fixed	28/02/2031	6.2% 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	£750,000	AJYT
7 Year	85%	4.44% fixed	28/02/2033	6.0% 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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Northern Ireland

Residential mortgage rates



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%	4.75% fixed	28/02/2031	6.2% APRC	£0	£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	£500,000	AKAR
5 Year	90%	4.75% fixed	28/02/2031	6.2% APRC	£0	£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	£500,000	AKAS

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Northern Ireland

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For buyers and new customers switching from another lender

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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
2 Year	90%	4.19% fixed	29/02/2028	6.9% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£500,000	AKDU
2 Year	90%	4.44% fixed	29/02/2028	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£500,000	AKKR
2 Year	90%	4.46% fixed	29/02/2028	6.9% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£500,000	AKKS
2 Year	90%	4.59% fixed	29/02/2028	6.8% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£50,000	£500,000	AKKT
3 Year	90%	4.29% fixed	28/02/2029	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£100,000	£500,000	AKDV
3 Year	90%	4.43% fixed	28/02/2029	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£25,001	£500,000	AKKU
3 Year	90%	4.52% fixed	28/02/2029	6.5% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 29/02/2028 then 2% until 28/02/2029	£50,000	£500,000	AKKV
5 Year	90%	4.45% fixed	28/02/2031	6.0% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£25,001	£500,000	AJYU

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90% Loan to Value Fixed Rates

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5 Year	90%	4.46% fixed	28/02/2031	6.2% 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	£500,000	AKCZ
5 Year	90%	4.51% fixed	28/02/2031	6.0% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 29/02/2028 then 3% until 28/02/2030 then 2% until 28/02/2031	£50,000	£500,000	AJYV
7 Year	90%	4.55% fixed	28/02/2033	5.7% 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%	7.19% variable	Term	7.5% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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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	6.9% 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	6.8% 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	5.7% 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	5.6% 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	6.2% 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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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%	4.20% fixed	29/02/2028	6.7% 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	6.9% 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	6.6% 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	6.8% 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	6.2% 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	AKCH
3 Year	75%	4.53% fixed	28/02/2029	6.6% 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	5.8% 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	AKCK
5 Year	75%	4.52% fixed	28/02/2031	5.7% 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	AKCL
5 Year	75%	4.57% fixed	28/02/2031	6.2% 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	AKCN

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