

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 17/10/2025. 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.

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%	4.15% fixed	31/12/2027	6.9% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£1,000,000	AJLD
2 Year	75%	4.29% fixed	31/12/2027	6.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£1,000,000	AJLE
2 Year	75%	4.39% fixed	31/12/2027	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£1,000,000	AJLG

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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3 Year	75%	4.30% fixed	31/12/2028	6.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£100,000	£1,000,000	AJLH
3 Year	75%	4.29% fixed	31/12/2028	6.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£1,000,000	AJPG
3 Year	75%	4.34% fixed	31/12/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£1,000,000	AJPH

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80% 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	80%	4.28% fixed	31/12/2027	6.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£1,000,000	AJPJ
2 Year	80%	4.40% fixed	31/12/2027	6.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£1,000,000	AJPK
3 Year	80%	4.39% 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	AJXD

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2 Year	80%	4.14% fixed	31/12/2027	6.9% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£1,000,000	AJLR
2 Year	80%	4.19% fixed	31/12/2027	6.9% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£1,000,000	AJLS
2 Year	80%	4.25% fixed	31/12/2027	6.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£1,000,000	AJLT
2 Year	80%	4.32% fixed	31/12/2027	6.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£1,000,000	AJPP
2 Year	80%	4.43% fixed	31/12/2027	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£1,000,000	AJPQ
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	6.4% 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%	4.39% 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	AJXH

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5 Year	80%	4.49% fixed	31/12/2030	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£1,000,000	AJLZ
5 Year	80%	4.54% fixed	31/12/2030	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£1,000,000	AJMA

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2 Year	85%	4.10% fixed	31/12/2027	6.9% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJPT
2 Year	85%	4.16% fixed	31/12/2027	6.8% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJPU
2 Year	85%	4.33% fixed	31/12/2027	6.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	AJPV
2 Year	85%	4.45% fixed	31/12/2027	6.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	AJPW
3 Year	85%	4.28% fixed	31/12/2028	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£100,000	£750,000	AJMG
3 Year	85%	4.32% fixed	31/12/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£100,000	£750,000	AJMH
3 Year	85%	4.36% fixed	31/12/2028	6.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£750,000	AJPX
3 Year	85%	4.42% 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	£750,000	AJXJ

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5 Year	85%	4.69% fixed	31/12/2030	6.3% APRC	£995	£1,500	No	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£750,000	AJML
5 Year	85%	4.69% fixed	31/12/2030	6.3% APRC	£995	£3,000	No	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£250,000	£750,000	AJMN

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2 Year	85%	4.26% fixed	31/12/2027	6.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	AJQA
2 Year	85%	4.33% fixed	31/12/2027	6.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJQB
2 Year	85%	4.45% fixed	31/12/2027	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJQC
3 Year	85%	4.32% fixed	31/12/2028	6.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£100,000	£750,000	AJMP
3 Year	85%	4.35% fixed	31/12/2028	6.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£100,000	£750,000	AJMQ
3 Year	85%	4.36% fixed	31/12/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJQD
3 Year	85%	4.42% 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	AJXK

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- 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.

85% 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
5 Year	85%	4.45% fixed	31/12/2030	6.2% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£750,000	AJMT
5 Year	85%	4.47% fixed	31/12/2030	6.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£750,000	AJMU
5 Year	85%	4.52% fixed	31/12/2030	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£750,000	AJMV
5 Year	85%	4.57% fixed	31/12/2030	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£750,000	AJMW
7 Year	85%	4.60% fixed	31/12/2032	6.1% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/12/2029 then 3% until 31/12/2031 then 2% until 31/12/2032	£100,000	£750,000	AJMX

Please read along with our lending criteria

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Northern Ireland

Residential mortgage rates



For buyers purchasing a property

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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%	4.29% fixed	31/12/2027	6.8% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£500,000	AJWZ
2 Year	89%	4.35% fixed	31/12/2027	6.9% APRC	£995	£500	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£100,000	£500,000	AJXA

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90% Loan to Value Fixed Rates - Purchase Only

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5 Year	90%	4.94% fixed	31/12/2030	6.3% APRC	£0	£1,500	No	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£500,000	AJND
5 Year	90%	4.94% fixed	31/12/2030	6.3% APRC	£0	£3,000	No	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£250,000	£500,000	AJNE

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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%	4.44% fixed	31/12/2027	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£500,000	AJXB
2 Year	90%	4.49% 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	£500,000	AJXN
2 Year	90%	4.59% fixed	31/12/2027	6.8% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£500,000	AJXC
3 Year	90%	4.50% fixed	31/12/2028	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£500,000	AJQL
3 Year	90%	4.59% fixed	31/12/2028	6.5% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	£50,000	£500,000	AJQN
5 Year	90%	4.64% fixed	31/12/2030	6.1% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£500,000	AJNA
5 Year	90%	4.70% fixed	31/12/2030	6.1% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£100,000	£500,000	AJNB
7 Year	90%	4.75% fixed	31/12/2032	5.8% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/12/2029 then 3% until 31/12/2031 then 2% until 31/12/2032	£25,001	£500,000	AJNC

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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%	7.19% variable	Term	7.5% 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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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	31/12/2027	6.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	AJUE
2 Year	60%	4.39% fixed	31/12/2027	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUG
2 Year	60%	4.52% fixed	31/12/2027	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUH
3 Year	60%	4.54% fixed	31/12/2028	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJUU
5 Year	60%	4.54% fixed	31/12/2030	5.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUK
5 Year	60%	4.59% fixed	31/12/2030	5.7% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUL
5 Year	60%	4.64% fixed	31/12/2030	6.2% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUN

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75% Loan to Value Fixed Rates

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2 Year	75%	4.30% fixed	31/12/2027	6.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUP
2 Year	75%	4.30% fixed	31/12/2027	6.9% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£50,000	£750,000	AJUQ
2 Year	75%	4.44% fixed	31/12/2027	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUR
2 Year	75%	4.55% fixed	31/12/2027	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2026 then 2% until 31/12/2027	£25,001	£750,000	AJUS
3 Year	75%	4.50% fixed	31/12/2028	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJUT
3 Year	75%	4.59% fixed	31/12/2028	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJUU
3 Year	75%	4.68% fixed	31/12/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/12/2027 then 2% until 31/12/2028	£25,001	£750,000	AJUV

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5 Year	75%	4.64% fixed	31/12/2030	5.7% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUX
5 Year	75%	4.69% fixed	31/12/2030	6.3% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/12/2027 then 3% until 31/12/2029 then 2% until 31/12/2030	£25,001	£750,000	AJUY

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