

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 03/02/2026. 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%	3.92% 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	AKUN
2 Year	60%	4.12% 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	AKUP
3 Year	60%	4.19% 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	AKUQ

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%	3.92% 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	AKUR
2 Year	75%	3.98% 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	AKUS
2 Year	75%	4.07% fixed	30/04/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKUT
2 Year	75%	4.17% 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	£1,000,000	AKUU
3 Year	75%	4.13% fixed	30/04/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKUV
3 Year	75%	4.18% 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	AKUW
3 Year	75%	4.24% 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	AKUX

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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%	4.35% 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	AKUY
3 Year	80%	4.40% 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	AKUZ

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2 Year	80%	4.05% fixed	30/04/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£1,000,000	AKVA
2 Year	80%	4.09% fixed	30/04/2028	6.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£1,000,000	AKVB
2 Year	80%	4.22% 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	AKVC
2 Year	80%	4.31% 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	£1,000,000	AKVD
3 Year	80%	4.26% fixed	30/04/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKVE
3 Year	80%	4.32% 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	AKVG
3 Year	80%	4.38% fixed	30/04/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£1,000,000	AKVH

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5 Year	80%	4.45% fixed	30/04/2031	6.1% APRC	£495	£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	£1,000,000	AKVJ
5 Year	80%	4.50% 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	£1,000,000	AKVK

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2 Year	85%	4.07% fixed	30/04/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKVL
2 Year	85%	4.13% fixed	30/04/2028	6.7% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKVN
2 Year	85%	4.23% 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	AKVP
2 Year	85%	4.38% 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	AKVQ
3 Year	85%	4.22% fixed	30/04/2029	6.5% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKVR
3 Year	85%	4.26% fixed	30/04/2029	6.5% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKVS
3 Year	85%	4.33% fixed	30/04/2029	6.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKVT

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3 Year	85%	4.42% fixed	30/04/2029	6.4% APCR	£0	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKVU
5 Year	85%	4.63% fixed	30/04/2031	6.2% APCR	£995	£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	£750,000	AKVV
5 Year	85%	4.69% fixed	30/04/2031	6.3% APCR	£995	£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	£750,000	AKVW

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2 Year	85%	4.17% fixed	30/04/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£750,000	AKVY
2 Year	85%	4.23% fixed	30/04/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£750,000	AKVZ
2 Year	85%	4.33% 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	£750,000	AKWA
3 Year	85%	4.25% fixed	30/04/2029	6.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKWB
3 Year	85%	4.29% fixed	30/04/2029	6.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£750,000	AKWC
3 Year	85%	4.33% fixed	30/04/2029	6.4% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKWD
3 Year	85%	4.40% fixed	30/04/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£750,000	AKWE

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Northern Ireland

Residential mortgage rates



For buyers and new customers switching from another lender

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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%	4.42% fixed	30/04/2031	6.2% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/04/2028 then 3% until 30/04/2030 then 2% until 30/04/2031	£50,000	£750,000	AKWG
5 Year	85%	4.43% fixed	30/04/2031	6.1% APRC	£995	£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	£750,000	AKWH
5 Year	85%	4.47% fixed	30/04/2031	6.1% APRC	£495	£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	£750,000	AKWJ
7 Year	85%	4.56% fixed	30/04/2033	5.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/04/2030 then 3% until 30/04/2032 then 2% until 30/04/2033	£25,001	£750,000	AKWK

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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%	4.81% 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	AKWL
5 Year	90%	4.81% 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	AKWN

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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%	4.10% fixed	30/04/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	AKWP
2 Year	90%	4.32% 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	AKWQ
2 Year	90%	4.35% 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	AKWR
2 Year	90%	4.47% fixed	30/04/2028	6.7% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£50,000	£500,000	AKWS
3 Year	90%	4.25% fixed	30/04/2029	6.5% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£25,001	£500,000	AKWT
3 Year	90%	4.40% 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	AKWU
3 Year	90%	4.50% fixed	30/04/2029	6.5% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2028 then 2% until 30/04/2029	£50,000	£500,000	AKWV
5 Year	90%	4.53% fixed	30/04/2031	6.1% 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	AKWW

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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%	4.54% fixed	30/04/2031	6.1% 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	AKWX
5 Year	90%	4.59% fixed	30/04/2031	6.2% 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	AKWY
7 Year	90%	4.65% fixed	30/04/2033	5.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/04/2030 then 3% until 30/04/2032 then 2% until 30/04/2033	£25,001	£500,000	AKWZ

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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	6.3% 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	AKBX
5 Year	60%	4.42% fixed	28/02/2031	5.9% 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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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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Buy to Let mortgage rates



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5 Year	75%	4.47% fixed	28/02/2031	5.9% 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	5.8% 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	AKCL
5 Year	75%	4.57% 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	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

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*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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