

# 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.

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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 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%	<b>4.69% fixed</b>	31/08/2028	<b>6.8% APRC</b>	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£1,500,000	AMVT
2 Year	60%	<b>4.74% fixed</b>	31/08/2028	<b>6.8% APRC</b>	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£1,500,000	AMVU
2 Year	60%	<b>4.99% fixed</b>	31/08/2028	<b>6.7% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£1,500,000	AMVV
3 Year	60%	<b>4.69% fixed</b>	31/08/2029	<b>6.6% APRC</b>	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£1,500,000	AMVW
3 Year	60%	<b>4.74% fixed</b>	31/08/2029	<b>6.6% APRC</b>	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£1,500,000	AMVX
3 Year	60%	<b>5.01% fixed</b>	30/06/2029	<b>6.6% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£1,500,000	AMNN
5 Year	60%	<b>4.74% fixed</b>	31/08/2031	<b>6.2% APRC</b>	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£1,500,000	AMVY
5 Year	60%	<b>4.76% fixed</b>	31/08/2031	<b>6.3% APRC</b>	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£1,500,000	AMVZ
5 Year	60%	<b>4.94% fixed</b>	30/06/2031	<b>6.3% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£1,500,000	AMNQ

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%	<b>4.74% fixed</b>	31/08/2028	<b>6.8% APRC</b>	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£1,000,000	AMWA
2 Year	75%	<b>4.79% fixed</b>	31/08/2028	<b>6.8% APRC</b>	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£1,000,000	AMWB
2 Year	75%	<b>5.09% fixed</b>	31/08/2028	<b>6.7% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£1,000,000	AMWC
3 Year	75%	<b>4.75% fixed</b>	31/08/2029	<b>6.6% APRC</b>	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£1,000,000	AMWD
3 Year	75%	<b>4.79% fixed</b>	31/08/2029	<b>6.6% APRC</b>	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£1,000,000	AMWE
3 Year	75%	<b>5.05% fixed</b>	31/08/2029	<b>6.6% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£1,000,000	AMWG
5 Year	75%	<b>4.83% fixed</b>	31/08/2031	<b>6.3% APRC</b>	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£1,000,000	AMQG
5 Year	75%	<b>4.87% fixed</b>	30/06/2031	<b>6.3% APRC</b>	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£1,000,000	AMNT
5 Year	75%	<b>4.98% fixed</b>	31/08/2031	<b>6.2% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£1,000,000	AMWH

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### 80% 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	80%	4.79% fixed	31/08/2028	6.8% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£1,000,000	AMWJ
2 Year	80%	4.99% fixed	31/08/2028	6.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£50,000	£1,000,000	AMWK
2 Year	80%	5.18% fixed	31/08/2028	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£1,000,000	AMWL
5 Year	80%	4.88% fixed	30/06/2031	6.4% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£50,000	£1,000,000	AMNV
5 Year	80%	5.00% fixed	31/08/2031	6.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£1,000,000	AMWN
5 Year	80%	5.08% fixed	31/08/2031	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£1,000,000	AMWP

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### 85% Loan to Value Fixed Rates

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2 Year	85%	<b>4.87% fixed</b>	31/08/2028	<b>6.8% APRC</b>	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£750,000	AMWQ
2 Year	85%	<b>4.94% fixed</b>	31/08/2028	<b>6.8% APRC</b>	£995	£300	No	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£50,000	£750,000	AMWR
2 Year	85%	<b>5.09% fixed</b>	31/08/2028	<b>6.8% APRC</b>	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£750,000	AMWS
2 Year	85%	<b>5.25% fixed</b>	31/08/2028	<b>6.8% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£750,000	AMWT
3 Year	85%	<b>4.90% fixed</b>	31/08/2029	<b>6.6% APRC</b>	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£750,000	AMQH
3 Year	85%	<b>4.94% fixed</b>	31/08/2029	<b>6.6% APRC</b>	£995	£300	No	Yes	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	£50,000	£750,000	AMWU
3 Year	85%	<b>4.99% fixed</b>	30/06/2029	<b>6.6% APRC</b>	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	AMNX
3 Year	85%	<b>5.17% fixed</b>	30/06/2029	<b>6.6% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	AMNY
5 Year	85%	<b>4.90% fixed</b>	31/08/2031	<b>6.4% APRC</b>	£1,495	£300	No	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£50,000	£750,000	AMWV
5 Year	85%	<b>4.95% fixed</b>	31/08/2031	<b>6.3% APRC</b>	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£750,000	AMWW

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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%	5.17% fixed	31/08/2028	6.8% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£500,000	AMWX
2 Year	90%	5.34% fixed	31/08/2028	6.8% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£500,000	AMWY
2 Year	90%	5.41% fixed	31/08/2028	6.8% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028	£50,000	£500,000	AMWZ
3 Year	90%	5.20% fixed	30/06/2029	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£500,000	AMNZ
3 Year	90%	5.33% fixed	31/08/2029	6.7% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	£50,000	£500,000	AMXA
5 Year	90%	5.06% fixed	31/08/2031	6.3% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£500,000	AMXB
5 Year	90%	5.15% fixed	31/08/2031	6.4% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£50,000	£500,000	AMXC

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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

Our Buy to Let mortgages are for customers looking to get into the property rental market or wanting to switch 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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- ▶ 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%	4.78% fixed	31/08/2028	6.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2027 then 2% until 31/08/2028	£25,001	£750,000	AMQS
2 Year	60%	5.14% fixed	31/08/2028	6.7% APRC	£0	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2027 then 2% until 31/08/2028	£50,000	£750,000	AMQT
5 Year	60%	4.80% fixed	31/08/2031	6.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£25,001	£750,000	AMQU
5 Year	60%	4.95% fixed	31/08/2031	6.2% APRC	£0	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£50,000	£750,000	AMQV

Please read along with our lending criteria

Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.

**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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### For property investors

Our Buy to Let mortgages are for customers looking to get into the property rental market or wanting to switch 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 05/05/2026. 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.

### 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%	4.90% fixed	30/06/2028	6.8% APRC	£995	£250	No	Yes	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£750,000	AMMC
2 Year	75%	5.15% fixed	30/06/2028	6.8% APRC	£0	£0	No	Yes	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£750,000	AMER
5 Year	75%	5.00% fixed	30/06/2031	6.2% APRC	£995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£750,000	AMES
5 Year	75%	5.14% fixed	30/06/2031	6.3% APRC	£0	£0	No	Yes	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£750,000	AMET

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