

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 12/03/2026. 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%	4.02% fixed	30/06/2028	6.6% APRC	£995	£0	No	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,500,000	ALKN
2 Year	60%	4.21% fixed	30/06/2028	6.5% APRC	£0	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,500,000	ALKP
3 Year	60%	4.24% fixed	30/06/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£1,500,000	ALKQ

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

*For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60%

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%	4.00% fixed	30/06/2028	6.6% APRC	£1,495	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,000,000	ALKR
2 Year	75%	4.05% fixed	30/06/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,000,000	ALKS
2 Year	75%	4.14% fixed	30/06/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,000,000	ALKT
2 Year	75%	4.24% fixed	30/06/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,000,000	ALKU
3 Year	75%	4.17% fixed	30/06/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£1,000,000	ALKV
3 Year	75%	4.22% fixed	30/06/2029	6.4% APRC	£495	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£1,000,000	ALKW
3 Year	75%	4.27% fixed	30/06/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£1,000,000	ALKX

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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%	4.37% fixed	30/06/2028	6.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£1,000,000	ALKY

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2 Year	80%	4.08% fixed	30/06/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,000,000	ALKZ
2 Year	80%	4.10% fixed	30/06/2028	6.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£1,000,000	ALLA
2 Year	80%	4.25% fixed	30/06/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£1,000,000	ALLB
2 Year	80%	4.34% fixed	30/06/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,000,000	ALLC
3 Year	80%	4.24% fixed	30/06/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£1,000,000	ALLD
3 Year	80%	4.31% fixed	30/06/2029	6.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£1,000,000	ALLE

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3 Year	80%	4.36% fixed	30/06/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£1,000,000	ALLG
5 Year	80%	4.34% fixed	31/05/2031	6.0% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£25,001	£1,000,000	ALBB
5 Year	80%	4.39% fixed	31/05/2031	6.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£25,001	£1,000,000	ALBC

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2 Year	85%	4.09% fixed	30/06/2028	6.7% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£750,000	ALLH
2 Year	85%	4.15% fixed	30/06/2028	6.6% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£750,000	ALLJ
2 Year	85%	4.26% fixed	30/06/2028	6.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£750,000	ALLK
2 Year	85%	4.39% fixed	30/06/2028	6.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£750,000	ALLL
3 Year	85%	4.21% fixed	30/06/2029	6.5% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ALLN
3 Year	85%	4.25% fixed	30/06/2029	6.4% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ALLP
3 Year	85%	4.32% fixed	30/06/2029	6.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£750,000	ALLQ

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3 Year	85%	4.40% fixed	30/06/2029	6.5% APRC	£995	£1,000	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£750,000	ALLR
3 Year	85%	4.41% fixed	30/06/2029	6.4% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£750,000	ALLS
5 Year	85%	4.50% fixed	31/05/2031	6.2% APRC	£995	£1,500	No	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£100,000	£750,000	ALBE
5 Year	85%	4.56% fixed	31/05/2031	6.2% APRC	£995	£3,000	No	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£250,000	£750,000	ALBG

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2 Year	85%	4.19% fixed	30/06/2028	6.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£750,000	ALLU
2 Year	85%	4.27% fixed	30/06/2028	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£750,000	ALLV
2 Year	85%	4.37% fixed	30/06/2028	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£750,000	ALLW
3 Year	85%	4.23% fixed	30/06/2029	6.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£750,000	ALLX
3 Year	85%	4.28% fixed	30/06/2029	6.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£750,000	ALLY
3 Year	85%	4.32% fixed	30/06/2029	6.4% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ALLZ

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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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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
3 Year	85%	4.38% fixed	30/06/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£750,000	ALMA
5 Year	85%	4.30% fixed	31/05/2031	6.1% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£50,000	£750,000	ALBH
5 Year	85%	4.31% fixed	31/05/2031	6.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£25,001	£750,000	ALBJ
5 Year	85%	4.35% fixed	31/05/2031	6.0% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£25,001	£750,000	ALBK
7 Year	85%	4.45% fixed	31/05/2033	5.8% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2030 then 3% until 31/05/2032 then 2% until 31/05/2033	£25,001	£750,000	ALBN

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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
3 Year	90%	4.69% fixed	30/06/2029	6.5% APRC	£0	£1,000	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£100,000	£500,000	ALMB

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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
3 Year	90%	4.24% fixed	30/06/2029	6.5% APRC	£1,495	£0	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£500,000	ALMH
3 Year	90%	4.38% fixed	30/06/2029	6.4% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£25,001	£500,000	ALMJ
3 Year	90%	4.48% fixed	30/06/2029	6.4% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	£50,000	£500,000	ALMK
5 Year	90%	4.45% fixed	31/05/2031	6.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£25,001	£500,000	ALBT
5 Year	90%	4.50% fixed	31/05/2031	6.1% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/05/2028 then 3% until 31/05/2030 then 2% until 31/05/2031	£50,000	£500,000	ALBU
7 Year	90%	4.54% fixed	31/05/2033	5.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/05/2030 then 3% until 31/05/2032 then 2% until 31/05/2033	£25,001	£500,000	ALBV

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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 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

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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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%	4.19% fixed	30/06/2028	6.6% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£750,000	ALSR
2 Year	75%	4.44% fixed	30/06/2028	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£750,000	ALSS
5 Year	75%	4.44% fixed	30/06/2031	5.8% APRC	£995	£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	£750,000	ALAH
5 Year	75%	4.49% fixed	30/06/2031	5.8% APRC	£495	£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	£750,000	ALAJ
5 Year	75%	4.54% fixed	30/06/2031	6.0% APRC	£0	£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	£750,000	ALAK

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