

### 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 23/03/2026. 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%	4.84% fixed	30/06/2028	6.7% APRC	£0	£0	Remortgage Only	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	£1,500,000	ALVY

#### 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.

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.**

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# Northern Ireland

## Residential mortgage rates



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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%	4.69% fixed	30/06/2028	6.8% APRC	£995	£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	£1,000,000	ALVZ
2 Year	75%	4.94% fixed	30/06/2028	6.7% APRC	£0	£0	Remortgage Only	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	£1,000,000	ALWA

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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%	<b>4.85% fixed</b>	30/06/2028	<b>6.8% APRC</b>	£495	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£1,000,000	ALWB
2 Year	80%	<b>4.98% fixed</b>	30/06/2028	<b>6.7% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£1,000,000	ALWC
5 Year	80%	<b>4.85% fixed</b>	30/06/2031	<b>6.2% APRC</b>	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£1,000,000	ALWD
5 Year	80%	<b>4.94% fixed</b>	30/06/2031	<b>6.2% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£1,000,000	ALWE

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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
2 Year	85%	<b>4.82% fixed</b>	30/06/2028	<b>6.8% APRC</b>	£995	£300	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£750,000	ALWG
2 Year	85%	<b>5.04% fixed</b>	30/06/2028	<b>6.7% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£750,000	ALWH
5 Year	85%	<b>4.84% fixed</b>	30/06/2031	<b>6.3% APRC</b>	£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	£750,000	ALWJ
5 Year	85%	<b>4.94% fixed</b>	30/06/2031	<b>6.3% APRC</b>	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£750,000	ALWK

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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%	4.97% fixed	30/06/2028	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£500,000	ALWL
2 Year	90%	5.09% fixed	30/06/2028	6.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£25,001	£500,000	ALWN
2 Year	90%	5.19% fixed	30/06/2028	6.8% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	£50,000	£500,000	ALWP
5 Year	90%	4.95% fixed	30/06/2031	6.3% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£25,001	£500,000	ALWQ
5 Year	90%	5.04% fixed	30/06/2031	6.3% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	£50,000	£500,000	ALWR

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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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2 Year	75%	4.71% fixed	30/06/2028	6.8% 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	ALWW
2 Year	75%	5.00% fixed	30/06/2028	6.7% 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	ALWX
5 Year	75%	4.90% fixed	30/06/2031	6.1% 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	ALWY
5 Year	75%	5.04% fixed	30/06/2031	6.2% 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	ALWZ

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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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