

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 30/06/2026. 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%	4.40% fixed	31/10/2028	6.7% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,500,000	ANLE
2 Year	60%	4.45% fixed	31/10/2028	6.7% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,500,000	ANLG
2 Year	60%	4.99% fixed	31/08/2028	6.7% APRC	£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%	4.44% fixed	31/10/2029	6.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,500,000	ANLH
3 Year	60%	4.49% fixed	31/10/2029	6.5% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,500,000	ANLJ
3 Year	60%	4.95% fixed	31/08/2029	6.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£1,500,000	ANBK

Representative example:

A mortgage of £168,857 payable over 25 years initially on a fixed rate for 2 years at 4.44% and then on our current variable rate of 6.94% for the remaining 23 years would require 24 monthly payments of £933 and 276 monthly payments of £1,170.

The total amount payable would be £347,062 made up of the loan amount plus interest (£176,500), product fee (£1,495), 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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5 Year	60%	4.49% fixed	31/10/2031	6.1% APRC	£1,495	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£1,500,000	ANLK
5 Year	60%	4.50% fixed	31/10/2031	6.2% APRC	£995	£0	No	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£1,500,000	ANLN
5 Year	60%	4.84% fixed	31/08/2031	6.2% APRC	£0	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> • 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	ANBL

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Northern Ireland

Residential mortgage rates



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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%	4.44% fixed	31/10/2028	6.7% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,000,000	ANLP
2 Year	75%	4.49% fixed	31/10/2028	6.7% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£1,000,000	ANLQ
2 Year	75%	5.09% fixed	31/08/2028	6.8% APRC	£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%	4.50% fixed	31/10/2029	6.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,000,000	ANLR
3 Year	75%	4.55% fixed	31/10/2029	6.5% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£1,000,000	ANLS
3 Year	75%	5.05% fixed	31/08/2029	6.6% APRC	£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%	4.52% fixed	31/10/2031	6.1% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£1,000,000	ANLT
5 Year	75%	4.54% fixed	31/10/2031	6.2% APRC	£995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£1,000,000	ANLU
5 Year	75%	4.98% fixed	31/08/2031	6.3% APRC	£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	31/08/2031	6.4% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	£50,000	£1,000,000	ANBP
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 - 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	85%	4.49% fixed	31/10/2028	6.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANLV
2 Year	85%	4.56% fixed	31/10/2028	6.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANLW
3 Year	85%	4.65% fixed	31/10/2029	6.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£50,000	£750,000	ANLX
3 Year	85%	4.74% fixed	31/10/2029	6.6% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	£50,000	£750,000	ANLY
5 Year	85%	4.56% fixed	31/10/2031	6.2% APRC	£1,495	£300	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£50,000	£750,000	ANLZ
5 Year	85%	4.61% fixed	31/10/2031	6.2% APRC	£995	£300	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£50,000	£750,000	ANMA

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2 Year	85%	4.87% 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	£750,000	AMWQ
2 Year	85%	4.94% fixed	31/08/2028	6.8% APRC	£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%	5.09% fixed	31/08/2028	6.8% APRC	£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%	5.25% 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	£750,000	AMWT
3 Year	85%	4.90% fixed	31/08/2029	6.6% APRC	£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%	4.94% fixed	31/08/2029	6.7% APRC	£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%	4.94% fixed	31/08/2029	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£750,000	ANBQ

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5 Year	85%	4.90% fixed	31/08/2031	6.4% APRC	£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%	4.95% fixed	31/08/2031	6.3% APRC	£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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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
2 Year	90%	4.99% 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	ANBS
5 Year	90%	4.92% 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	ANBX

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For buyers and new customers switching from another lender

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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%	5.29% 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	ANBT
2 Year	90%	5.39% 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	ANBU
3 Year	90%	5.15% fixed	31/08/2029	6.6% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£500,000	ANBV
3 Year	90%	5.29% 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	ANBW
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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Northern Ireland

Residential mortgage rates



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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%	4.54% fixed	31/10/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£750,000	ANMV
2 Year	60%	4.99% fixed	31/10/2028	6.7% APRC	£0	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANMW
3 Year	60%	4.78% fixed	31/10/2029	6.6% APRC	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029	£50,000	£750,000	ANMX
5 Year	60%	4.69% fixed	31/10/2031	6.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£750,000	ANMY
5 Year	60%	4.85% fixed	31/10/2031	6.1% APRC	£0	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£50,000	£750,000	ANMZ

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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%	4.74% fixed	31/10/2028	6.8% APRC	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£50,000	£750,000	ANNA
2 Year	75%	4.98% fixed	31/10/2028	6.7% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	£25,001	£750,000	ANNB
3 Year	75%	4.88% fixed	31/10/2029	6.6% APRC	£995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029	£50,000	£750,000	ANNC
5 Year	75%	4.74% fixed	31/10/2031	6.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£750,000	ANND
5 Year	75%	4.84% fixed	31/10/2031	6.1% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£750,000	ANNE

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