

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.

- All the details on our rates are correct from 19/07/2024. Our rates 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 8.04%.** 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.

Up to 75% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	75%	4.74% fixed	31/10/2026	7.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£100,000	£1,000,000	ACYQ
2 Year	75%	4.83% fixed	31/10/2026	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£100,000	£1,000,000	ACYR
2 Year	75%	4.91% fixed	31/10/2026	7.7% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£100,000	£1,000,000	ACYS
3 Year	75%	4.67% fixed	31/10/2027	7.4% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/10/2026 then 2% until 31/10/2027	£100,000	£1,000,000	ACYT
5 Year	75%	4.55% fixed	31/10/2029	6.9% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£100,000	£1,000,000	ACYU
5 Year	75%	4.60% fixed	31/10/2029	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£100,000	£1,000,000	ACYV
6 Year	75%	4.65% fixed	31/10/2029	6.8% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£100,000	£1,000,000	ACYW
7 Year	75%	4.60% fixed	31/10/2031	6.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£100,000	£1,000,000	ACYX

Representative example:

A mortgage of £112,500 payable over 35 years initially on a fixed rate for 2 years at 5.29% and then on our current variable rate of 8.04% for the remaining 33 years would require 24 monthly payments of £589 and 396 monthly payments of £794.

The total amount payable would be £328,958 made up of the loan amount plus interest (£216,248), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.8% APRC representative.

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Up to 80% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	80%	5.30% fixed	31/10/2026	7.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£100,000	£1,000,000	ACYY
5 Year	80%	4.90% fixed	31/10/2029	6.8% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£100,000	£1,000,000	ACYZ

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Up to 85% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	85%	5.08% fixed	31/10/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£100,000	£750,000	ACZA
2 Year	85%	5.16% fixed	31/10/2026	7.8% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£100,000	£750,000	ACZB
2 Year	85%	5.25% fixed	31/10/2026	7.7% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£100,000	£750,000	ACZC
3 Year	85%	4.85% fixed	31/10/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/10/2026 then 2% until 31/10/2027	£100,000	£750,000	ACZD
3 Year	85%	4.99% fixed	31/10/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/10/2026 then 2% until 31/10/2027	£100,000	£750,000	ACZE
5 Year	85%	4.78% fixed	31/10/2029	7.0% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£100,000	£750,000	ACZG
5 Year	85%	4.78% fixed	31/10/2029	6.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£100,000	£750,000	ACZH
5 Year	85%	4.85% fixed	31/10/2029	6.9% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£100,000	£750,000	ACZJ
7 Year	85%	4.78% fixed	31/10/2031	6.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£100,000	£750,000	ACZK

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Up to 90% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	90%	5.45% fixed	31/10/2026	7.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£25,001	£500,000	ACZL
2 Year	90%	5.55% fixed	31/10/2026	7.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/10/2025 then 2% until 31/10/2026	£100,000	£500,000	ACZN
3 Year	90%	5.20% fixed	31/10/2027	7.4% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/10/2026 then 2% until 31/10/2027	£25,001	£500,000	ACZP
5 Year	90%	4.99% fixed	31/10/2029	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£25,001	£500,000	ACZQ
5 Year	90%	5.09% fixed	31/10/2029	6.9% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/10/2026 then 3% until 31/10/2028 then 2% until 31/10/2029	£100,000	£500,000	ACZR
7 Year	90%	4.99% fixed	31/10/2031	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	£25,001	£500,000	ACZS

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Up to 85% Loan to Value Variable Rate

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
Term	85%	8.04% variable	Term	8.4% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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Buy to Let mortgage rates



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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Up to 60% Loan to Value Fixed Rates

Term	LTV	Rate	End Date	The Overall Cost for Comparison	Product Fee	Cashback	Standard Legal Fees paid by Lender	Standard Valuation Fee paid by Lender	Repayment basis	Early Repayment Charge (ERC)	Minimum Loan	Maximum Loan	Code
2 Year	60%	4.96% fixed	30/09/2026	7.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2025 then 2% until 30/09/2026	£25,001	£750,000	ACQL
2 Year	60%	4.96% fixed	30/09/2026	7.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2025 then 2% until 30/09/2026	£50,000	£750,000	ACQN
2 Year	60%	5.36% fixed	30/09/2026	7.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2025 then 2% until 30/09/2026	£100,000	£750,000	ACQP
5 Year	60%	4.87% fixed	31/08/2029	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£750,000	ACMX
5 Year	60%	4.87% fixed	31/08/2029	6.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£50,000	£750,000	ACMY
5 Year	60%	5.05% fixed	31/08/2029	6.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£750,000	ACMZ

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2 Year	75%	5.02% fixed	30/09/2026	7.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2025 then 2% until 30/09/2026	£25,001	£750,000	ACQQ
2 Year	75%	5.04% fixed	30/09/2026	7.7% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2025 then 2% until 30/09/2026	£50,000	£750,000	ACQR
2 Year	75%	5.43% fixed	30/09/2026	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/09/2025 then 2% until 30/09/2026	£100,000	£750,000	ACQS
5 Year	75%	4.93% fixed	31/08/2029	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£25,001	£750,000	ACND
5 Year	75%	4.93% fixed	31/08/2029	6.8% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£50,000	£750,000	ACNE
5 Year	75%	5.13% fixed	31/08/2029	6.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£100,000	£750,000	ACNG

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