

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 24/04/2025. 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 7.64%.** 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 four 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%	4.22% fixed	31/08/2027	7.2% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHHY
2 Year	75%	4.32% fixed	31/08/2027	7.1% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHHZ
2 Year	75%	4.46% fixed	31/08/2027	7.2% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHJA
3 Year	75%	4.34% fixed	31/07/2028	6.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£1,000,000	AHHD
3 Year	75%	4.45% fixed	31/07/2028	6.9% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£1,000,000	AHHE

Representative example:

A mortgage of £157,665 payable over 28 years initially on a fixed rate for 3 years at 4.59% and then on our current variable rate of 7.64% for the remaining 25 years would require 36 monthly payments of £832 and 302 monthly payments of £1,111.

The total amount payable would be £366,710 made up of the loan amount plus interest (£207,840), product fee (£995), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.1% APRC representative.

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Up to 80% Loan to Value Fixed Rates - Purchase Only

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2 Year	80%	4.36% fixed	31/08/2027	7.1% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHJB
2 Year	80%	4.53% fixed	31/08/2027	7.1% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHJC
3 Year	80%	4.44% fixed	31/07/2028	6.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£1,000,000	AHHG
3 Year	80%	4.58% fixed	31/07/2028	6.8% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£1,000,000	AHHH

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2 Year	80%	4.29% fixed	31/08/2027	7.3% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHJD
2 Year	80%	4.39% fixed	31/08/2027	7.2% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHJE
2 Year	80%	4.54% fixed	31/08/2027	7.1% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHJG
2 Year	80%	4.64% fixed	31/08/2027	7.2% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£1,000,000	AHJH
3 Year	80%	4.39% fixed	31/07/2028	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£1,000,000	AHHJ
3 Year	80%	4.46% fixed	31/07/2028	6.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£1,000,000	AHHK
3 Year	80%	4.62% fixed	31/07/2028	7.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£1,000,000	AHHL

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Up to 85% Loan to Value Fixed Rates - Purchase Only

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%	4.18% fixed	31/08/2027	7.2% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	AHJJ
2 Year	85%	4.28% fixed	31/08/2027	7.1% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	AHJK
2 Year	85%	4.39% fixed	31/08/2027	7.1% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	AHJL
2 Year	85%	4.56% fixed	31/08/2027	7.1% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	AHJN
3 Year	85%	4.52% fixed	31/07/2028	6.8% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£750,000	AHHN
3 Year	85%	4.60% fixed	31/07/2028	6.8% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£750,000	AHHP
5 Year	85%	4.40% fixed	30/06/2030	6.3% APRC	£495	£300	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYU
5 Year	85%	4.46% fixed	30/06/2030	6.3% APRC	£0	£300	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYV

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2 Year	85%	4.44% fixed	31/08/2027	7.2% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	AHJP
2 Year	85%	4.53% fixed	31/08/2027	7.2% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	AHJQ
2 Year	85%	4.59% fixed	31/08/2027	7.2% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	AHJR
2 Year	85%	4.74% fixed	31/08/2027	7.2% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£750,000	AHJS
3 Year	85%	4.47% fixed	31/07/2028	7.0% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£750,000	AHHQ
3 Year	85%	4.55% fixed	31/07/2028	6.9% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£750,000	AHHR
3 Year	85%	4.58% fixed	31/07/2028	7.0% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£750,000	AHHS
3 Year	85%	4.74% fixed	31/07/2028	7.0% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£750,000	AHHT

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5 Year	85%	4.39% fixed	30/06/2030	6.4% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYY
5 Year	85%	4.41% fixed	30/06/2030	6.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYZ
5 Year	85%	4.52% fixed	30/06/2030	6.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYD
5 Year	85%	4.59% fixed	30/06/2030	6.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£750,000	AGYE
7 Year	85%	4.70% fixed	30/06/2032	6.4% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/06/2029 then 3% until 30/06/2031 then 2% until 30/06/2032	£100,000	£750,000	AGUJ

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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
5 Year	85%	4.94% fixed	30/06/2030	6.6% APRC	£995	£3,000	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£300,000	£750,000	AGXD

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Up to 89% Loan to Value Fixed Rates - Purchase Only

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2 Year	89%	4.52% fixed	31/08/2027	7.2% APRC	£995	£0	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£500,000	AHJT
2 Year	89%	4.60% fixed	31/08/2027	7.2% APRC	£995	£500	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£500,000	AHJU

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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%	4.72% fixed	31/08/2027	7.1% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£25,001	£500,000	AHJV
2 Year	90%	4.89% fixed	31/08/2027	7.2% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£100,000	£500,000	AHJW
3 Year	90%	4.76% fixed	31/07/2028	6.9% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£500,000	AHHU
3 Year	90%	4.83% fixed	31/07/2028	6.9% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/07/2027 then 2% until 31/07/2028	£100,000	£500,000	AHHV
5 Year	90%	4.65% fixed	30/06/2030	6.4% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£25,001	£500,000	AGYG
5 Year	90%	4.74% fixed	30/06/2030	6.4% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£500,000	AGYH
7 Year	90%	4.89% fixed	30/06/2032	6.1% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/06/2029 then 3% until 30/06/2031 then 2% until 30/06/2032	£25,001	£500,000	AGUN

Please read along with our lending policy.

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Northern Ireland

Residential mortgage rates



For buyers and new customers switching from another lender

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Up to 90% Loan to Value Fixed Rates - First Time Buyer Only

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5 Year	90%	5.12% fixed	30/06/2030	6.6% APRC	£0	£1,000	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£100,000	£500,000	AGXE
5 Year	90%	5.12% fixed	30/06/2030	6.6% APRC	£0	£2,000	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£200,000	£500,000	AGXG
5 Year	90%	5.12% fixed	30/06/2030	6.6% APRC	£0	£3,000	No	Yes	• Capital Repayment	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£300,000	£500,000	AGXH

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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%	7.64% variable	Term	8.0% APRC	£0	£0	No	No	• Capital Repayment	None	£25,001	£750,000	MTX

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Northern Ireland

Buy to Let mortgage rates



For property investors

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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%	4.32% fixed	31/07/2027	7.3% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£50,000	£750,000	AHBL
2 Year	60%	4.47% fixed	31/07/2027	6.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£25,001	£750,000	AHBN
3 Year	60%	4.43% fixed	31/07/2028	7.0% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£50,000	£750,000	AHBP
3 Year	60%	4.54% fixed	31/07/2028	6.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBQ

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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%	4.47% fixed	31/07/2027	7.0% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£25,001	£750,000	AHBR
2 Year	75%	4.47% fixed	31/07/2027	7.3% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£50,000	£750,000	AHBS
2 Year	75%	4.64% fixed	31/07/2027	6.9% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2026 then 2% until 31/07/2027	£25,001	£750,000	AHBT
3 Year	75%	4.49% fixed	31/07/2028	6.8% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBU
3 Year	75%	4.52% fixed	31/07/2028	6.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBV
3 Year	75%	4.52% fixed	31/07/2028	7.1% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£50,000	£750,000	AHBW
3 Year	75%	4.64% fixed	31/07/2028	6.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBX
3 Year	75%	4.73% fixed	31/07/2028	7.0% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/07/2027 then 2% until 31/07/2028	£25,001	£750,000	AHBY
5 Year	75%	4.80% fixed	30/06/2030	6.2% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£25,001	£750,000	AGVE
5 Year	75%	4.85% fixed	30/06/2030	6.0% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£25,001	£750,000	AGVG
5 Year	75%	4.90% fixed	30/06/2030	6.6% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2027 then 3% until 30/06/2029 then 2% until 30/06/2030	£25,001	£750,000	AGVH

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