

# Product Guide

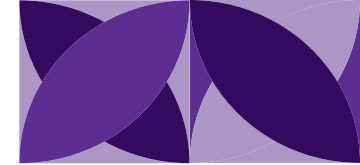
## Residential Product Range

19 June 2024



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>Self Build</b>									
75%	6.24%	SVR -2.55%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1454
80%	6.49%	SVR -2.30%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1455
<b>Self Build Large Loans</b>									
75%	6.69%	SVR-2.10%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1491
80%	6.89%	SVR-1.90%	24 Months	0.5%	SVR-1% (7.79%)	None	None	None	DR1492
<b>Owner Occupied Mortgages</b>									
80%	6.09%	SVR -2.70%	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1315
80%	5.67%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1423
80%	5.47%	Fixed	5 years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1424
90%	5.87%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1391
90%	5.67%	Fixed	5 years	£999	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1392
<b>Owner Occupied Second Home</b>									
80%	6.19%	SVR -2.60%	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1101
<b>Owner Occupied Lending Into Retirement</b>									
60%	6.09%	SVR -2.70%	3 years	£999	SVR-1% (7.79%)	2% for 3 years	None	None	DR0655
<b>Owner Occupied Large Loans</b>									
80%	6.09%	SVR -2.70%	2 years	£1,495	SVR-1% (7.79%)	2% for 2 years	None	None	DR1371
80%	5.37%	Fixed	5 years	£1,495	SVR-1% (7.79%)	3% for 5 years	None	None	DR1394

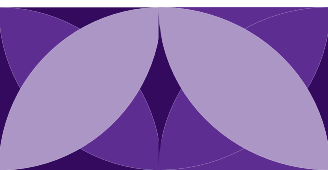




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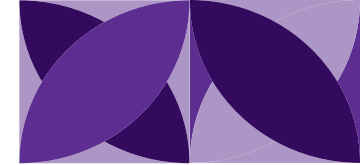
19 June 2024

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>RIO Mortgage Power Of Attorney</b>									
60%	5.79%	SVR -3.0%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1308
60%	6.27%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1310
<b>RIO Mortgage</b>									
60%	6.09%	SVR -2.7%	2 years	£499	SVR (8.79%)	2% for 2 years	None	None	DR1309
60%	6.37%	Fixed	5 years	£999	SVR (8.79%)	3% for 5 years	None	None	DR1311
<b>Self Employed Mortgages</b>									
60%	6.09%	SVR -2.7%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR1185
80%	6.19%	SVR -2.6%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0955
90%	6.89%	SVR -1.9%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0956
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1400
80%	5.77%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1388
90%	6.77%	Fixed	2 Years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1366
90%	6.27%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1402
<b>Contractor Mortgages</b>									
60%	5.99%	SVR -2.8%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR1188
80%	6.09%	SVR -2.7%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0960
90%	6.79%	SVR -2.0%	2 years	£499	SVR-1% (7.79%)	None	None	None	DR0961
80%	6.07%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1368
80%	5.67%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1437
90%	6.27%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	None	DR1370
90%	5.87%	Fixed	5 Years	£999	SVR-1% (7.79%)	3% for 5 years	None	None	DR1408



INTERMEDIARY USE ONLY

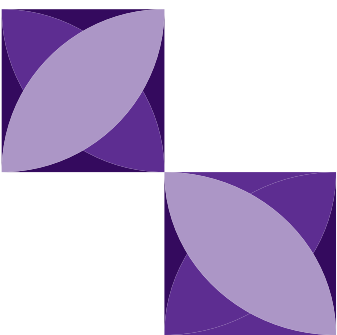




## Residential Product Range

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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>First Time Buyer</b>									
90%	6.47%	Fixed	2 years	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1395
95%	6.67%	Fixed	2 years	None	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1397
90%	5.67%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1427
95%	5.87%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1335
<b>Joint Borrower Sole Proprietor (FTB)</b>									
95%	5.97%	Fixed	5 years	None	SVR-1% (7.79%)	3% for 5 years	None	Free Valuation	DR1334
<b>Retro Fit</b>									
80%	5.67%	Fixed	2 years	£999	SVR-1% (7.79%)	2% for 2 years	None	Free Valuation	DR1463



INTERMEDIARY USE ONLY

