

# 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 20/11/2024. 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 7.84%.** 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%	<b>4.92% fixed</b>	28/02/2027	<b>7.4% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	AFEZ
3 Year	75%	<b>4.85% fixed</b>	29/02/2028	<b>7.2% APRC</b>	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£1,000,000	AFFA

#### Representative example:

A mortgage of £112,500 payable over 35 years initially on a fixed rate for 2 years at 5.07% and then on our current variable rate of 7.84% for the remaining 33 years would require 24 monthly payments of £573 and 396 monthly payments of £778.

The total amount payable would be £322,034 made up of the loan amount plus interest (£209,324), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.6% 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%	4.95% fixed	28/02/2027	7.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	AFFB
3 Year	80%	4.89% fixed	29/02/2028	7.2% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£1,000,000	AFFC

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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%	4.75% fixed	28/02/2027	7.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£750,000	AFFD
2 Year	85%	4.79% fixed	28/02/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£750,000	AFFE
2 Year	85%	4.89% fixed	28/02/2027	7.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£750,000	AFFG
2 Year	85%	5.04% fixed	28/02/2027	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£750,000	AFFH
3 Year	85%	4.80% fixed	29/02/2028	7.3% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£750,000	AFFJ
3 Year	85%	4.95% fixed	29/02/2028	7.2% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£750,000	AFFK
5 Year	85%	4.79% fixed	28/02/2030	6.9% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	£100,000	£750,000	AFFL
5 Year	85%	4.89% fixed	28/02/2030	6.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	£100,000	£750,000	AFFN
7 Year	85%	4.80% fixed	29/02/2032	6.4% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 28/02/2029 then 3% until 28/02/2031 then 2% until 29/02/2032	£100,000	£750,000	AFFP

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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%	5.09% fixed	28/02/2027	7.5% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£25,001	£500,000	AFFQ
2 Year	90%	5.28% fixed	28/02/2027	7.5% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£500,000	AFFR
3 Year	90%	5.04% fixed	29/02/2028	7.2% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£25,001	£500,000	AFFS
5 Year	90%	4.95% fixed	28/02/2030	6.8% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	£25,001	£500,000	AFFT
7 Year	90%	4.95% fixed	29/02/2032	6.4% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 28/02/2029 then 3% until 28/02/2031 then 2% until 29/02/2032	£25,001	£500,000	AFFU

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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%	7.84% variable	Term	8.2% 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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2 Year	75%	4.94% fixed	28/02/2027	7.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2026 then 2% until 28/02/2027	£25,001	£750,000	AFCT
2 Year	75%	4.94% fixed	28/02/2027	7.5% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 28/02/2026 then 2% until 28/02/2027	£50,000	£750,000	AFCU
5 Year	75%	5.00% fixed	28/02/2030	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 28/02/2027 then 3% until 28/02/2029 then 2% until 28/02/2030	£25,001	£750,000	AFCV

Please read along with our lending policy.

Please be aware we don't give recommendations on our Buy to Let mortgages.

**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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