

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 24/12/2024. 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 four months before your current deal ends.

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%	4.64% fixed	28/02/2027	7.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	AFJV
2 Year	80%	4.69% fixed	28/02/2027	7.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	AFJW
2 Year	80%	4.79% fixed	28/02/2027	7.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2026 then 2% until 28/02/2027	£100,000	£1,000,000	AFJX
2 Year	80%	4.95% 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	£1,000,000	AFFB
3 Year	80%	4.63% fixed	29/02/2028	7.2% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£1,000,000	AFJY
3 Year	80%	4.65% fixed	29/02/2028	7.2% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£1,000,000	AFJZ
3 Year	80%	4.74% fixed	29/02/2028	7.2% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 28/02/2027 then 2% until 29/02/2028	£100,000	£1,000,000	AFKA
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

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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For buyers purchasing a property

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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%	4.69% fixed	31/03/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/03/2026 then 2% until 31/03/2027	£100,000	£750,000	AFML
2 Year	85%	4.75% fixed	31/03/2027	7.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/03/2026 then 2% until 31/03/2027	£100,000	£750,000	AFMN
2 Year	85%	4.90% fixed	31/03/2027	7.4% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/03/2026 then 2% until 31/03/2027	£100,000	£750,000	AFMQ
3 Year	85%	4.60% fixed	31/03/2028	7.2% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/03/2027 then 2% until 31/03/2028	£100,000	£750,000	AFMR
3 Year	85%	4.67% fixed	31/03/2028	7.2% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/03/2027 then 2% until 31/03/2028	£100,000	£750,000	AFMS
3 Year	85%	4.74% fixed	31/03/2028	7.1% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/03/2027 then 2% until 31/03/2028	£100,000	£750,000	AFMT
3 Year	85%	4.79% fixed	31/03/2028	7.1% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/03/2027 then 2% until 31/03/2028	£100,000	£750,000	AFMU

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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	7.6% 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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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%	4.55% fixed	28/02/2027	7.5% APRC	£1,995	£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	AFKD
2 Year	60%	4.65% 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	AFKE
2 Year	60%	4.65% fixed	28/02/2027	7.4% 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	AFKG
2 Year	60%	4.80% fixed	28/02/2027	7.2% APRC	£495	£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	AFKH

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

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Up to 75% Loan to Value Fixed Rates

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2 Year	75%	4.60% fixed	28/02/2027	7.5% APRC	£1,995	£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	AFKJ
2 Year	75%	4.73% 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	AFKK
2 Year	75%	4.73% 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	AFKL
2 Year	75%	4.88% fixed	28/02/2027	7.2% APRC	£495	£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	AFKN
5 Year	75%	4.79% fixed	28/02/2030	6.3% 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	AFKP
5 Year	75%	4.85% fixed	28/02/2030	6.2% APRC	£495	£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	AFKQ

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