

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 06/02/2025. 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 7.84%.** 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 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%	4.55% fixed	31/05/2027	7.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	AGMT
2 Year	75%	4.64% fixed	31/05/2027	7.3% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	AGMU
2 Year	75%	4.72% fixed	31/05/2027	7.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	AGMV
3 Year	75%	4.62% fixed	31/05/2028	7.0% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2027 then 2% until 31/05/2028	£100,000	£1,000,000	AGMW
3 Year	75%	4.68% fixed	31/05/2028	7.1% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2027 then 2% until 31/05/2028	£100,000	£1,000,000	AGMX

Representative example:

A mortgage of £157,665 payable over 28 years initially on a fixed rate for 3 years at 4.65% and then on our current variable rate of 7.84% for the remaining 25 years would require 36 monthly payments of £838 and 302 monthly payments of £1,131.

The total amount payable would be £373,507 made up of the loan amount plus interest (£214,137), product fee (£1,495), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.3% 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%	4.53% fixed	31/05/2027	7.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	AGMY
2 Year	80%	4.59% fixed	31/05/2027	7.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	AGMZ
2 Year	80%	4.69% fixed	31/05/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	AGNA
2 Year	80%	4.84% fixed	31/05/2027	7.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£1,000,000	AGNB
3 Year	80%	4.59% fixed	31/05/2028	7.2% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2027 then 2% until 31/05/2028	£100,000	£1,000,000	AGNC
3 Year	80%	4.67% fixed	31/05/2028	7.0% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2027 then 2% until 31/05/2028	£100,000	£1,000,000	AGND
3 Year	80%	4.74% fixed	31/05/2028	7.2% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/05/2027 then 2% until 31/05/2028	£100,000	£1,000,000	AGNE

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

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2 Year	85%	4.62% fixed	31/05/2027	7.4% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£750,000	AGNG
2 Year	85%	4.75% fixed	31/05/2027	7.4% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£750,000	AGNH

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2 Year	85%	4.64% fixed	31/05/2027	7.5% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£750,000	AGNJ
2 Year	85%	4.73% fixed	31/05/2027	7.4% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£750,000	AGNK
2 Year	85%	4.89% fixed	30/04/2027	7.5% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£750,000	AFXU
2 Year	85%	5.05% fixed	30/04/2027	7.5% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£750,000	AFXV
3 Year	85%	4.69% fixed	31/05/2028	7.2% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/05/2027 then 2% until 31/05/2028	£100,000	£750,000	AGNL
3 Year	85%	4.82% fixed	30/04/2028	7.2% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£750,000	AGCZ
3 Year	85%	4.86% fixed	30/04/2028	7.3% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£750,000	AFXZ
3 Year	85%	4.95% fixed	30/04/2028	7.2% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£750,000	AFXZ
5 Year	85%	4.64% fixed	31/05/2030	6.6% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/05/2027 then 3% until 31/05/2029 then 2% until 31/05/2030	£100,000	£750,000	AGKU
5 Year	85%	4.75% fixed	31/05/2030	6.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/05/2027 then 3% until 31/05/2029 then 2% until 31/05/2030	£100,000	£750,000	AGKV
7 Year	85%	4.84% fixed	30/04/2032	6.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/04/2029 then 3% until 30/04/2031 then 2% until 30/04/2032	£100,000	£750,000	AGDC

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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%	5.07% fixed	31/05/2027	7.4% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£25,001	£500,000	AGNN
2 Year	90%	5.22% fixed	31/05/2027	7.4% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 31/05/2026 then 2% until 31/05/2027	£100,000	£500,000	AGNP
3 Year	90%	5.09% fixed	30/04/2028	7.1% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£25,001	£500,000	AFYG
5 Year	90%	4.84% fixed	31/05/2030	6.5% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/05/2027 then 3% until 31/05/2029 then 2% until 31/05/2030	£25,001	£500,000	AGKW
7 Year	90%	5.00% fixed	30/04/2032	6.2% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/04/2029 then 3% until 30/04/2031 then 2% until 30/04/2032	£25,001	£500,000	AGDE

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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

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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%	4.78% fixed	30/04/2027	7.6% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2026 then 2% until 30/04/2027	£50,000	£750,000	AGDR
2 Year	60%	4.93% fixed	30/04/2027	7.2% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2026 then 2% until 30/04/2027	£25,001	£750,000	AGDS

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Up to 65% Loan to Value Fixed Rates

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2 Year	65%	4.80% fixed	30/04/2027	7.6% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2026 then 2% until 30/04/2027	£50,000	£750,000	AGDT
2 Year	65%	4.96% fixed	30/04/2027	7.2% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2026 then 2% until 30/04/2027	£25,001	£750,000	AGDU

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2 Year	75%	4.84% fixed	30/04/2027	7.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2026 then 2% until 30/04/2027	£25,001	£750,000	AGDV
2 Year	75%	4.84% fixed	30/04/2027	7.6% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2026 then 2% until 30/04/2027	£50,000	£750,000	AGDW
2 Year	75%	4.99% fixed	30/04/2027	7.2% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 30/04/2026 then 2% until 30/04/2027	£25,001	£750,000	AGDX
5 Year	75%	4.98% fixed	30/04/2030	6.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	£25,001	£750,000	AGDY
5 Year	75%	5.04% fixed	30/04/2030	6.2% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	£25,001	£750,000	AGDZ
5 Year	75%	5.09% fixed	30/04/2030	6.8% APRC	£0	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	£25,001	£750,000	AGEA

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

To find out more call us today on 0800 169 0082# or apply online.

All calls will be recorded for training and monitoring purposes. Lines open 8.30am to 6pm Monday to Friday.

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