

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 10/01/2025. 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%	4.74% fixed	30/04/2027	7.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£1,000,000	AFXA
2 Year	75%	4.82% fixed	30/04/2027	7.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£1,000,000	AFXB
2 Year	75%	4.90% fixed	30/04/2027	7.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£1,000,000	AFXC
3 Year	75%	4.75% fixed	30/04/2028	7.2% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£1,000,000	AFXD
3 Year	75%	4.84% 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	£1,000,000	AFXE

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%	4.70% fixed	30/04/2027	7.5% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£1,000,000	AFXG
2 Year	80%	4.75% fixed	30/04/2027	7.5% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£1,000,000	AFXH
2 Year	80%	4.85% fixed	30/04/2027	7.5% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£1,000,000	AFXJ
2 Year	80%	4.95% fixed	30/04/2027	7.4% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£1,000,000	AFXK
3 Year	80%	4.65% fixed	30/04/2028	7.2% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£1,000,000	AFXN
3 Year	80%	4.70% fixed	30/04/2028	7.2% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£1,000,000	AFXP
3 Year	80%	4.80% fixed	30/04/2028	7.2% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£1,000,000	AFXQ
3 Year	80%	4.89% 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	£1,000,000	AFXR

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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	30/04/2027	7.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£750,000	AFXS
2 Year	85%	4.79% fixed	30/04/2027	7.5% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£750,000	AFXT
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%	4.72% fixed	30/04/2028	7.3% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£750,000	AFXW
3 Year	85%	4.77% fixed	30/04/2028	7.3% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 30/04/2027 then 2% until 30/04/2028	£100,000	£750,000	AFXX
3 Year	85%	4.86% fixed	30/04/2028	7.2% 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%	4.74% fixed	30/04/2030	6.8% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	£100,000	£750,000	AFYA
5 Year	85%	4.84% fixed	30/04/2030	6.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	£100,000	£750,000	AFYB
7 Year	85%	4.75% fixed	30/04/2032	6.4% 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	AFYC

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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
2 Year	90%	5.10% fixed	30/04/2027	7.5% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£25,001	£500,000	AFYD
2 Year	90%	5.30% fixed	30/04/2027	7.5% APRC	£0	£500	No	Yes	• Capital Repayment	3% until 30/04/2026 then 2% until 30/04/2027	£100,000	£500,000	AFYE
3 Year	90%	5.09% fixed	30/04/2028	7.2% 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%	4.90% fixed	30/04/2030	6.7% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	£25,001	£500,000	AFYH
7 Year	90%	4.94% fixed	30/04/2032	6.4% 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	AFYJ

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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%	4.74% fixed	30/04/2027	7.4% 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	AFYX
2 Year	60%	4.89% 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	AFYY

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Up to 65% Loan to Value Fixed Rates

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2 Year	65%	4.76% fixed	30/04/2027	7.4% 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	AFYZ
2 Year	65%	4.92% 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	AFZA

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Up to 75% Loan to Value Fixed Rates

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2 Year	75%	4.80% 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	AFZB
2 Year	75%	4.80% fixed	30/04/2027	7.5% 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	AFZC
2 Year	75%	4.95% 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	AFZD
5 Year	75%	4.89% fixed	30/04/2030	6.3% 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	AFZE
5 Year	75%	4.95% fixed	30/04/2030	6.3% 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	AFZG
5 Year	75%	5.00% fixed	30/04/2030	6.5% 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	AFZH

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