

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 16/10/2024. 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 8.04%.** 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%	4.59% fixed	31/01/2027	7.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£1,000,000	AENZ
2 Year	75%	4.69% fixed	31/01/2027	7.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£1,000,000	AEPA
2 Year	75%	4.69% fixed	31/01/2027	7.6% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£1,000,000	AEPB
2 Year	75%	4.79% fixed	31/01/2027	7.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£1,000,000	AEPC
3 Year	75%	4.55% fixed	31/01/2028	7.4% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/01/2027 then 2% until 31/01/2028	£100,000	£1,000,000	AEPD
3 Year	75%	4.60% fixed	31/01/2028	7.3% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/01/2027 then 2% until 31/01/2028	£100,000	£1,000,000	AEPE
3 Year	75%	4.65% fixed	31/01/2028	7.3% APRC	£495	£300	No	Yes	• Capital Repayment	3% until 31/01/2027 then 2% until 31/01/2028	£100,000	£1,000,000	AEPG

Representative example:

A mortgage of £112,500 payable over 35 years initially on a fixed rate for 2 years at 5.29% and then on our current variable rate of 8.04% for the remaining 33 years would require 24 monthly payments of £589 and 396 monthly payments of £794.

The total amount payable would be £328,958 made up of the loan amount plus interest (£216,248), product fee (£0), valuation fee (£0), funds transfer fee (£15), legal fee (£0) and lending fee (£195).

The overall cost for comparison is 7.8% APRC representative.

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5 Year	75%	4.59% fixed	31/01/2030	6.9% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£1,000,000	AEPH
5 Year	75%	4.64% fixed	31/01/2030	6.8% APRC	£495	£500	No	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£1,000,000	AEPJ
5 Year	75%	4.65% fixed	31/01/2030	6.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£1,000,000	AEPK
7 Year	75%	4.59% fixed	31/01/2032	6.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	£100,000	£1,000,000	AEPL

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Up to 80% Loan to Value Fixed Rates

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2 Year	80%	4.69% fixed	31/01/2027	7.6% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£1,000,000	AEPN
2 Year	80%	4.92% fixed	31/01/2027	7.6% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£1,000,000	AEPP
3 Year	80%	4.64% fixed	31/01/2028	7.4% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/01/2027 then 2% until 31/01/2028	£100,000	£1,000,000	AEPQ
3 Year	80%	4.75% fixed	31/01/2028	7.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2027 then 2% until 31/01/2028	£100,000	£1,000,000	AEPR
5 Year	80%	4.74% fixed	31/01/2030	6.8% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£1,000,000	AEPS

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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%	4.64% fixed	31/01/2027	7.7% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£750,000	AEPT
2 Year	85%	4.79% fixed	31/01/2027	7.7% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£750,000	AEPU
2 Year	85%	4.89% fixed	31/01/2027	7.6% APRC	£495	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£750,000	AEPV
2 Year	85%	5.04% fixed	31/01/2027	7.6% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£750,000	AEPW
3 Year	85%	4.69% fixed	31/01/2028	7.4% APRC	£995	£300	No	Yes	• Capital Repayment	3% until 31/01/2027 then 2% until 31/01/2028	£100,000	£750,000	AEPX
3 Year	85%	4.89% fixed	31/01/2028	7.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	3% until 31/01/2027 then 2% until 31/01/2028	£100,000	£750,000	AEPY
5 Year	85%	4.59% fixed	31/01/2030	6.9% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£750,000	AEPZ
5 Year	85%	4.59% fixed	31/01/2030	6.8% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£750,000	AEQA
5 Year	85%	4.64% fixed	31/01/2030	6.8% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£750,000	AEQB
5 Year	85%	4.69% fixed	31/01/2030	6.7% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£750,000	AEQC
7 Year	85%	4.59% fixed	31/01/2032	6.3% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	£100,000	£750,000	AEQD

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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%	5.30% fixed	31/01/2027	7.7% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£25,001	£500,000	AEQE
2 Year	90%	5.44% fixed	31/01/2027	7.7% APRC	£0	£300	No	Yes	• Capital Repayment	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£500,000	AEQG
3 Year	90%	4.99% fixed	31/01/2028	7.4% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/01/2027 then 2% until 31/01/2028	£25,001	£500,000	AEQH
5 Year	90%	4.75% fixed	31/01/2030	6.8% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£25,001	£500,000	AEQJ
5 Year	90%	4.85% fixed	31/01/2030	6.8% APRC	£0	£500	No	Yes	• Capital Repayment	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£500,000	AEQK
7 Year	90%	4.75% fixed	31/01/2032	6.4% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/01/2029 then 3% until 31/01/2031 then 2% until 31/01/2032	£25,001	£500,000	AEQN

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Up to 85% Loan to Value Variable Rate

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Term	85%	8.04% variable	Term	8.4% 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%	4.54% fixed	31/01/2027	7.6% APRC	£1,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2026 then 2% until 31/01/2027	£25,001	£750,000	AERL
2 Year	60%	4.69% fixed	31/01/2027	7.4% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2026 then 2% until 31/01/2027	£25,001	£750,000	AERN
2 Year	60%	4.69% fixed	31/01/2027	7.6% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2026 then 2% until 31/01/2027	£50,000	£750,000	AERP
2 Year	60%	5.05% fixed	31/01/2027	7.3% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/01/2026 then 2% until 31/01/2027	£100,000	£750,000	AERQ
5 Year	60%	4.74% fixed	31/01/2030	6.3% APRC	£995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£25,001	£750,000	AERR
5 Year	60%	4.74% fixed	31/01/2030	6.6% APRC	£995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£50,000	£750,000	AERS
5 Year	60%	4.90% fixed	31/01/2030	6.2% APRC	£0	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£100,000	£750,000	AERT

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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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2 Year	75%	4.64% fixed	31/01/2027	7.8% APRC	£1,995	£250	No	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 31/01/2026 then 2% until 31/01/2027	£50,000	£750,000	AERU
2 Year	75%	4.74% fixed	31/01/2027	7.4% APRC	£995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 31/01/2026 then 2% until 31/01/2027	£25,001	£750,000	AERV
2 Year	75%	4.74% fixed	31/01/2027	7.6% APRC	£995	£250	No	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 31/01/2026 then 2% until 31/01/2027	£50,000	£750,000	AERW
5 Year	75%	4.79% fixed	31/01/2030	6.3% APRC	£995	£0	Remortgage Only	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£25,001	£750,000	AERX
5 Year	75%	4.79% fixed	31/01/2030	6.7% APRC	£995	£250	No	Yes	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 31/01/2027 then 3% until 31/01/2029 then 2% until 31/01/2030	£50,000	£750,000	AERY

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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