



Rates Table

Valid from: 2 Feb 2024



Product information



Product Fees

Product Fees can be added to the loan (up to a maximum LTV of 95% for C&I loans and 75% for IO loans) OR deducted from the advance at completion.

Loan Amount

Our minimum loan amount is £25,000. Our maximum loan amount is £1m.

Remortgage Incentives

Remortgage products include a free basic valuation for mortgage purposes and fees assisted legal work. Please refer to our lending criteria for more information.

Early Repayment Charges

- Early Repayment Charges are applicable to all products for five years from the date of disbursement.
- The charge amount is based on a percentage of the value of the loan amount repaid.
- Early Repayment Charges apply to all overpayments made within the first five years.

Year 1	Year 2	Year 3	Year 4	Year 5
5%	4%	3%	2%	1%



Purchase Products

Residential Purchase Products



Products with a £1999 fee

	40% LTV	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
15-20 years	4.99%	5.10%	5.20%	5.34%	5.38%	5.48%	5.71%
20-25 years	5.12%	5.23%	5.33%	5.48%	5.52%	5.63%	5.86%
25-30 years	5.24%	5.35%	5.46%	5.61%	5.65%	5.76%	5.99%
30-35 years	5.33%	5.45%	5.56%	5.71%	5.75%	5.86%	6.10%
35-40 years	5.39%	5.51%	5.62%	5.77%	5.82%	5.93%	6.17%

Products with no fee

	40% LTV	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
15-20 years	5.14%	5.25%	5.35%	5.50%	5.53%	5.63%	5.86%
20-25 years	5.26%	5.37%	5.47%	5.62%	5.66%	5.77%	6.00%
25-30 years	5.37%	5.48%	5.59%	5.74%	5.78%	5.89%	6.12%
30-35 years	5.46%	5.57%	5.68%	5.83%	5.88%	5.99%	6.23%
35-40 years	5.52%	5.63%	5.74%	5.90%	5.94%	6.05%	6.30%

Residential Purchase Products



Term: 15-20 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PPF40F20-Jan24	Fixed 15-20 Year £1999 fee 40% LTV	C&I / IO	0%	40%	4.99%	£1999	
PPF40NF20-Jan24	Fixed 15-20 Year no fee 40% LTV	C&I / IO	0%	40%	5.14%	£0	
PPF60F20-Jan24	Fixed 15-20 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.10%	£1999	
PPF60NF20-Jan24	Fixed 15-20 Year no fee 60% LTV	C&I / IO	40%	60%	5.25%	£0	
PPF75F20-Jan24	Fixed 15-20 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.20%	£1999	
PPF75NF20-Jan24	Fixed 15-20 Year no fee 75% LTV	C&I / IO	60%	75%	5.35%	£0	
PPF80F20-Jan24	Fixed 15-20 Year £1999 fee 80% LTV	C&I	75%	80%	5.34%	£1999	
PPF80NF20-Jan24	Fixed 15-20 Year no fee 80% LTV	C&I	75%	80%	5.50%	£0	
PPF85F20-Jan24	Fixed 15-20 Year £1999 fee 85% LTV	C&I	80%	85%	5.38%	£1999	
PPF85NF20-Jan24	Fixed 15-20 Year no fee 85% LTV	C&I	80%	85%	5.53%	£0	
PPF90F20-Jan24	Fixed 15-20 Year £1999 fee 90% LTV	C&I	85%	90%	5.48%	£1999	
PPF90NF20-Jan24	Fixed 15-20 Year no fee 90% LTV	C&I	85%	90%	5.63%	£0	
PPF95F20-Jan24	Fixed 15-20 Year £1999 fee 95% LTV	C&I	90%	95%	5.71%	£1999	
PPF95NF20-Jan24	Fixed 15-20 Year no fee 95% LTV	C&I	90%	95%	5.86%	£0	

Residential Purchase Products



Term: 20-25 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PPF40F25-Jan24	Fixed 20-25 Year £1999 fee 40% LTV	C&I / IO	0%	40%	5.12%	£1999	
PPF40NF25-Jan24	Fixed 20-25 Year no fee 40% LTV	C&I / IO	0%	40%	5.26%	£0	
PPF60F25-Jan24	Fixed 20-25 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.23%	£1999	
PPF60NF25-Jan24	Fixed 20-25 Year no fee 60% LTV	C&I / IO	40%	60%	5.37%	£0	
PPF75F25-Jan24	Fixed 20-25 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.33%	£1999	
PPF75NF25-Jan24	Fixed 20-25 Year no fee 75% LTV	C&I / IO	60%	75%	5.47%	£0	
PPF80F25-Jan24	Fixed 20-25 Year £1999 fee 80% LTV	C&I	75%	80%	5.48%	£1999	
PPF80NF25-Jan24	Fixed 20-25 Year no fee 80% LTV	C&I	75%	80%	5.62%	£0	
PPF85F25-Jan24	Fixed 20-25 Year £1999 fee 85% LTV	C&I	80%	85%	5.52%	£1999	
PPF85NF25-Jan24	Fixed 20-25 Year no fee 85% LTV	C&I	80%	85%	5.66%	£0	
PPF90F25-Jan24	Fixed 20-25 Year £1999 fee 90% LTV	C&I	85%	90%	5.63%	£1999	
PPF90NF25-Jan24	Fixed 20-25 Year no fee 90% LTV	C&I	85%	90%	5.77%	£0	
PPF95F25-Jan24	Fixed 20-25 Year £1999 fee 95% LTV	C&I	90%	95%	5.86%	£1999	
PPF95NF25-Jan24	Fixed 20-25 Year no fee 95% LTV	C&I	90%	95%	6.00%	£0	

Residential Purchase Products



Term: 25-30 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PPF40F30-Jan24	Fixed 25-30 Year £1999 fee 40% LTV	C&I / IO	0%	40%	5.24%	£1999	
PPF40NF30-Jan24	Fixed 25-30 Year no fee 40% LTV	C&I / IO	0%	40%	5.37%	£0	
PPF60F30-Jan24	Fixed 25-30 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.35%	£1999	
PPF60NF30-Jan24	Fixed 25-30 Year no fee 60% LTV	C&I / IO	40%	60%	5.48%	£0	
PPF75F30-Jan24	Fixed 25-30 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.46%	£1999	
PPF75NF30-Jan24	Fixed 25-30 Year no fee 75% LTV	C&I / IO	60%	75%	5.59%	£0	
PPF80F30-Jan24	Fixed 25-30 Year £1999 fee 80% LTV	C&I	75%	80%	5.61%	£1999	
PPF80NF30-Jan24	Fixed 25-30 Year no fee 80% LTV	C&I	75%	80%	5.74%	£0	
PPF85F30-Jan24	Fixed 25-30 Year £1999 fee 85% LTV	C&I	80%	85%	5.65%	£1999	
PPF85NF30-Jan24	Fixed 25-30 Year no fee 85% LTV	C&I	80%	85%	5.78%	£0	
PPF90F30-Jan24	Fixed 25-30 Year £1999 fee 90% LTV	C&I	85%	90%	5.76%	£1999	
PPF90NF30-Jan24	Fixed 25-30 Year no fee 90% LTV	C&I	85%	90%	5.89%	£0	
PPF95F30-Jan24	Fixed 25-30 Year £1999 fee 95% LTV	C&I	90%	95%	5.99%	£1999	
PPF95NF30-Jan24	Fixed 25-30 Year no fee 95% LTV	C&I	90%	95%	6.12%	£0	

Residential Purchase Products



Term: 30-35 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PPF40F35-Jan24	Fixed 30-35 Year £1999 fee 40% LTV	C&I / IO	0%	40%	5.33%	£1999	
PPF40NF35-Jan24	Fixed 30-35 Year no fee 40% LTV	C&I / IO	0%	40%	5.46%	£0	
PPF60F35-Jan24	Fixed 30-35 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.45%	£1999	
PPF60NF35-Jan24	Fixed 30-35 Year no fee 60% LTV	C&I / IO	40%	60%	5.57%	£0	
PPF75F35-Jan24	Fixed 30-35 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.56%	£1999	
PPF75NF35-Jan24	Fixed 30-35 Year no fee 75% LTV	C&I / IO	60%	75%	5.68%	£0	
PPF80F35-Jan24	Fixed 30-35 Year £1999 fee 80% LTV	C&I	75%	80%	5.71%	£1999	
PPF80NF35-Jan24	Fixed 30-35 Year no fee 80% LTV	C&I	75%	80%	5.83%	£0	
PPF85F35-Jan24	Fixed 30-35 Year £1999 fee 85% LTV	C&I	80%	85%	5.75%	£1999	
PPF85NF35-Jan24	Fixed 30-35 Year no fee 85% LTV	C&I	80%	85%	5.88%	£0	
PPF90F35-Jan24	Fixed 30-35 Year £1999 fee 90% LTV	C&I	85%	90%	5.86%	£1999	
PPF90NF35-Jan24	Fixed 30-35 Year no fee 90% LTV	C&I	85%	90%	5.99%	£0	
PPF95F35-Jan24	Fixed 30-35 Year £1999 fee 95% LTV	C&I	90%	95%	6.10%	£1999	
PPF95NF35-Jan24	Fixed 30-35 Year no fee 95% LTV	C&I	90%	95%	6.23%	£0	

Residential Purchase Products



Term: 35-40 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PPF40F40-Jan24	Fixed 35-40 Year £1999 fee 40% LTV	C&I / IO	0%	40%	5.39%	£1999	
PPF40NF40-Jan24	Fixed 35-40 Year no fee 40% LTV	C&I / IO	0%	40%	5.52%	£0	
PPF60F40-Jan24	Fixed 35-40 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.51%	£1999	
PPF60NF40-Jan24	Fixed 35-40 Year no fee 60% LTV	C&I / IO	40%	60%	5.63%	£0	
PPF75F40-Jan24	Fixed 35-40 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.62%	£1999	
PPF75NF40-Jan24	Fixed 35-40 Year no fee 75% LTV	C&I / IO	60%	75%	5.74%	£0	
PPF80F40-Jan24	Fixed 35-40 Year £1999 fee 80% LTV	C&I	75%	80%	5.77%	£1999	
PPF80NF40-Jan24	Fixed 35-40 Year no fee 80% LTV	C&I	75%	80%	5.90%	£0	
PPF85F40-Jan24	Fixed 35-40 Year £1999 fee 85% LTV	C&I	80%	85%	5.82%	£1999	
PPF85NF40-Jan24	Fixed 35-40 Year no fee 85% LTV	C&I	80%	85%	5.94%	£0	
PPF90F40-Jan24	Fixed 35-40 Year £1999 fee 90% LTV	C&I	85%	90%	5.93%	£1999	
PPF90NF40-Jan24	Fixed 35-40 Year no fee 90% LTV	C&I	85%	90%	6.05%	£0	
PPF95F40-Jan24	Fixed 35-40 Year £1999 fee 95% LTV	C&I	90%	95%	6.17%	£1999	
PPF95NF40-Jan24	Fixed 35-40 Year no fee 95% LTV	C&I	90%	95%	6.30%	£0	



Remortgage Products

Residential Remortgage Products



Products with a £1999 fee

	40% LTV	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
15-20 years	4.99%	5.08%	5.14%	5.27%	5.32%	5.45%	5.59%
20-25 years	5.12%	5.21%	5.27%	5.40%	5.46%	5.59%	5.74%
25-30 years	5.24%	5.33%	5.39%	5.52%	5.58%	5.71%	5.87%
30-35 years	5.33%	5.42%	5.49%	5.62%	5.69%	5.82%	5.98%
35-40 years	5.39%	5.48%	5.55%	5.68%	5.75%	5.88%	6.04%

Products with no fee

	40% LTV	60% LTV	75% LTV	80% LTV	85% LTV	90% LTV	95% LTV
15-20 years	5.24%	5.32%	5.39%	5.51%	5.57%	5.69%	5.83%
20-25 years	5.35%	5.44%	5.50%	5.63%	5.69%	5.82%	5.97%
25-30 years	5.46%	5.55%	5.62%	5.74%	5.81%	5.93%	6.09%
30-35 years	5.54%	5.64%	5.71%	5.84%	5.90%	6.03%	6.19%
35-40 years	5.60%	5.70%	5.77%	5.90%	5.97%	6.10%	6.26%

Residential Remortgage Products



Term: 15-20 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR40F20-Jan24	Fixed 15-20 Year £1999 fee 40% LTV	C&I / IO	0%	40%	4.99%	£1999	Free val, Fees assisted legals
PFR40NF20-Jan24	Fixed 15-20 Year no fee 40% LTV	C&I / IO	0%	40%	5.24%	£0	Free val, Fees assisted legals
PFR60F20-Jan24	Fixed 15-20 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.08%	£1999	Free val, Fees assisted legals
PFR60NF20-Jan24	Fixed 15-20 Year no fee 60% LTV	C&I / IO	40%	60%	5.32%	£0	Free val, Fees assisted legals
PFR75F20-Jan24	Fixed 15-20 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.14%	£1999	Free val, Fees assisted legals
PFR75NF20-Jan24	Fixed 15-20 Year no fee 75% LTV	C&I / IO	60%	75%	5.39%	£0	Free val, Fees assisted legals
PFR80F20-Jan24	Fixed 15-20 Year £1999 fee 80% LTV	C&I	75%	80%	5.27%	£1999	Free val, Fees assisted legals
PFR80NF20-Jan24	Fixed 15-20 Year no fee 80% LTV	C&I	75%	80%	5.51%	£0	Free val, Fees assisted legals
PFR85F20-Jan24	Fixed 15-20 Year £1999 fee 85% LTV	C&I	80%	85%	5.32%	£1999	Free val, Fees assisted legals
PFR85NF20-Jan24	Fixed 15-20 Year no fee 85% LTV	C&I	80%	85%	5.57%	£0	Free val, Fees assisted legals
PFR90F20-Jan24	Fixed 15-20 Year £1999 fee 90% LTV	C&I	85%	90%	5.45%	£1999	Free val, Fees assisted legals
PFR90NF20-Jan24	Fixed 15-20 Year no fee 90% LTV	C&I	85%	90%	5.69%	£0	Free val, Fees assisted legals
PFR95F20-Jan24	Fixed 15-20 Year £1999 fee 95% LTV	C&I	90%	95%	5.59%	£1999	Free val, Fees assisted legals
PFR95NF20-Jan24	Fixed 15-20 Year no fee 95% LTV	C&I	90%	95%	5.83%	£0	Free val, Fees assisted legals

Residential Remortgage Products



Term: 20-25 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR40F25-Jan24	Fixed 20-25 Year £1999 fee 40% LTV	C&I / IO	0%	40%	5.12%	£1999	Free val, Fees assisted legals
PFR40NF25-Jan24	Fixed 20-25 Year no fee 40% LTV	C&I / IO	0%	40%	5.35%	£0	Free val, Fees assisted legals
PFR60F25-Jan24	Fixed 20-25 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.21%	£1999	Free val, Fees assisted legals
PFR60NF25-Jan24	Fixed 20-25 Year no fee 60% LTV	C&I / IO	40%	60%	5.44%	£0	Free val, Fees assisted legals
PFR75F25-Jan24	Fixed 20-25 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.27%	£1999	Free val, Fees assisted legals
PFR75NF25-Jan24	Fixed 20-25 Year no fee 75% LTV	C&I / IO	60%	75%	5.50%	£0	Free val, Fees assisted legals
PFR80F25-Jan24	Fixed 20-25 Year £1999 fee 80% LTV	C&I	75%	80%	5.40%	£1999	Free val, Fees assisted legals
PFR80NF25-Jan24	Fixed 20-25 Year no fee 80% LTV	C&I	75%	80%	5.63%	£0	Free val, Fees assisted legals
PFR85F25-Jan24	Fixed 20-25 Year £1999 fee 85% LTV	C&I	80%	85%	5.46%	£1999	Free val, Fees assisted legals
PFR85NF25-Jan24	Fixed 20-25 Year no fee 85% LTV	C&I	80%	85%	5.69%	£0	Free val, Fees assisted legals
PFR90F25-Jan24	Fixed 20-25 Year £1999 fee 90% LTV	C&I	85%	90%	5.59%	£1999	Free val, Fees assisted legals
PFR90NF25-Jan24	Fixed 20-25 Year no fee 90% LTV	C&I	85%	90%	5.82%	£0	Free val, Fees assisted legals
PFR95F25-Jan24	Fixed 20-25 Year £1999 fee 95% LTV	C&I	90%	95%	5.74%	£1999	Free val, Fees assisted legals
PFR95NF25-Jan24	Fixed 20-25 Year no fee 95% LTV	C&I	90%	95%	5.97%	£0	Free val, Fees assisted legals

Residential Remortgage Products



Term: 25-30 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR40F30-Jan24	Fixed 25-30 Year £1999 fee 40% LTV	C&I / IO	0%	40%	5.24%	£1999	Free val, Fees assisted legals
PFR40NF30-Jan24	Fixed 25-30 Year no fee 40% LTV	C&I / IO	0%	40%	5.46%	£0	Free val, Fees assisted legals
PFR60F30-Jan24	Fixed 25-30 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.33%	£1999	Free val, Fees assisted legals
PFR60NF30-Jan24	Fixed 25-30 Year no fee 60% LTV	C&I / IO	40%	60%	5.55%	£0	Free val, Fees assisted legals
PFR75F30-Jan24	Fixed 25-30 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.39%	£1999	Free val, Fees assisted legals
PFR75NF30-Jan24	Fixed 25-30 Year no fee 75% LTV	C&I / IO	60%	75%	5.62%	£0	Free val, Fees assisted legals
PFR80F30-Jan24	Fixed 25-30 Year £1999 fee 80% LTV	C&I	75%	80%	5.52%	£1999	Free val, Fees assisted legals
PFR80NF30-Jan24	Fixed 25-30 Year no fee 80% LTV	C&I	75%	80%	5.74%	£0	Free val, Fees assisted legals
PFR85F30-Jan24	Fixed 25-30 Year £1999 fee 85% LTV	C&I	80%	85%	5.58%	£1999	Free val, Fees assisted legals
PFR85NF30-Jan24	Fixed 25-30 Year no fee 85% LTV	C&I	80%	85%	5.81%	£0	Free val, Fees assisted legals
PFR90F30-Jan24	Fixed 25-30 Year £1999 fee 90% LTV	C&I	85%	90%	5.71%	£1999	Free val, Fees assisted legals
PFR90NF30-Jan24	Fixed 25-30 Year no fee 90% LTV	C&I	85%	90%	5.93%	£0	Free val, Fees assisted legals
PFR95F30-Jan24	Fixed 25-30 Year £1999 fee 95% LTV	C&I	90%	95%	5.87%	£1999	Free val, Fees assisted legals
PFR95NF30-Jan24	Fixed 25-30 Year no fee 95% LTV	C&I	90%	95%	6.09%	£0	Free val, Fees assisted legals

Residential Remortgage Products



Term: 30-35 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR40F35-Jan24	Fixed 30-35 Year £1999 fee 40% LTV	C&I / IO	0%	40%	5.33%	£1999	Free val, Fees assisted legals
PFR40NF35-Jan24	Fixed 30-35 Year no fee 40% LTV	C&I / IO	0%	40%	5.54%	£0	Free val, Fees assisted legals
PFR60F35-Jan24	Fixed 30-35 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.42%	£1999	Free val, Fees assisted legals
PFR60NF35-Jan24	Fixed 30-35 Year no fee 60% LTV	C&I / IO	40%	60%	5.64%	£0	Free val, Fees assisted legals
PFR75F35-Jan24	Fixed 30-35 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.49%	£1999	Free val, Fees assisted legals
PFR75NF35-Jan24	Fixed 30-35 Year no fee 75% LTV	C&I / IO	60%	75%	5.71%	£0	Free val, Fees assisted legals
PFR80F35-Jan24	Fixed 30-35 Year £1999 fee 80% LTV	C&I	75%	80%	5.62%	£1999	Free val, Fees assisted legals
PFR80NF35-Jan24	Fixed 30-35 Year no fee 80% LTV	C&I	75%	80%	5.84%	£0	Free val, Fees assisted legals
PFR85F35-Jan24	Fixed 30-35 Year £1999 fee 85% LTV	C&I	80%	85%	5.69%	£1999	Free val, Fees assisted legals
PFR85NF35-Jan24	Fixed 30-35 Year no fee 85% LTV	C&I	80%	85%	5.90%	£0	Free val, Fees assisted legals
PFR90F35-Jan24	Fixed 30-35 Year £1999 fee 90% LTV	C&I	85%	90%	5.82%	£1999	Free val, Fees assisted legals
PFR90NF35-Jan24	Fixed 30-35 Year no fee 90% LTV	C&I	85%	90%	6.03%	£0	Free val, Fees assisted legals
PFR95F35-Jan24	Fixed 30-35 Year £1999 fee 95% LTV	C&I	90%	95%	5.98%	£1999	Free val, Fees assisted legals
PFR95NF35-Jan24	Fixed 30-35 Year no fee 95% LTV	C&I	90%	95%	6.19%	£0	Free val, Fees assisted legals

Residential Remortgage Products



Term: 35-40 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR40F40-Jan24	Fixed 35-40 Year £1999 fee 40% LTV	C&I / IO	0%	40%	5.39%	£1999	Free val, Fees assisted legals
PFR40NF40-Jan24	Fixed 35-40 Year no fee 40% LTV	C&I / IO	0%	40%	5.60%	£0	Free val, Fees assisted legals
PFR60F40-Jan24	Fixed 35-40 Year £1999 fee 60% LTV	C&I / IO	40%	60%	5.48%	£1999	Free val, Fees assisted legals
PFR60NF40-Jan24	Fixed 35-40 Year no fee 60% LTV	C&I / IO	40%	60%	5.70%	£0	Free val, Fees assisted legals
PFR75F40-Jan24	Fixed 35-40 Year £1999 fee 75% LTV	C&I / IO	60%	75%	5.55%	£1999	Free val, Fees assisted legals
PFR75NF40-Jan24	Fixed 35-40 Year no fee 75% LTV	C&I / IO	60%	75%	5.77%	£0	Free val, Fees assisted legals
PFR80F40-Jan24	Fixed 35-40 Year £1999 fee 80% LTV	C&I	75%	80%	5.68%	£1999	Free val, Fees assisted legals
PFR80NF40-Jan24	Fixed 35-40 Year no fee 80% LTV	C&I	75%	80%	5.90%	£0	Free val, Fees assisted legals
PFR85F40-Jan24	Fixed 35-40 Year £1999 fee 85% LTV	C&I	80%	85%	5.75%	£1999	Free val, Fees assisted legals
PFR85NF40-Jan24	Fixed 35-40 Year no fee 85% LTV	C&I	80%	85%	5.97%	£0	Free val, Fees assisted legals
PFR90F40-Jan24	Fixed 35-40 Year £1999 fee 90% LTV	C&I	85%	90%	5.88%	£1999	Free val, Fees assisted legals
PFR90NF40-Jan24	Fixed 35-40 Year no fee 90% LTV	C&I	85%	90%	6.10%	£0	Free val, Fees assisted legals
PFR95F40-Jan24	Fixed 35-40 Year £1999 fee 95% LTV	C&I	90%	95%	6.04%	£1999	Free val, Fees assisted legals
PFR95NF40-Jan24	Fixed 35-40 Year no fee 95% LTV	C&I	90%	95%	6.26%	£0	Free val, Fees assisted legals



Retirement Interest Only (RIO) Products

RIO Products



Purchase

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PRP60F-Jan24	Fixed RIO £1999 fee 60% LTV	IO	0%	60%	5.88%	£1999	
PRP60NF-Jan24	Fixed RIO no fee 60% LTV	IO	0%	60%	6.03%	£0	

Remortgage

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PRR60F-Jan24	Fixed RIO £1999 fee 60% LTV	IO	0%	60%	5.84%	£1999	Free val, Fees assisted legals
PRR60NF-Jan24	Fixed RIO no fee 60% LTV	IO	0%	60%	6.08%	£0	Free val, Fees assisted legals

RIO Products

Minimum age is 50 years old

Joint applicants must have a viable plan in place for the payment of the loan in the event of the death of a borrower

Remortgage legal work will be completed by Perenna's appointed conveyancer who will require a face to face visit with the applicants prior to completion.

Purchase applications will require independent legal advice to be provided to the applicants.

Fees can be added to the loan up to a maximum of 60% LTV.

No completions before 11th March 2024