

Reliance Bank Existing Customer Product Transfer



The maximum Loan to Value (LTV) available for a rate switch is 95%

Product Fee must be paid upfront. It cannot be added to the loan.

Reliance Bank's Mortgage Rate Table is based on our level of service which is Execution Only. Reliance Bank Ltd do not provide advice on mortgages.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

2 Year Discounted rate - until 31/10/2026

LTV	Initial Rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC%*	Product No
up to 75%	4.75% A discount of 2.75% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%	Home Mortgage Variable Rate (HMVR) 7.50%	£500	3% until 31/10/2025 2% until 31/10/2026	Minimum loan amount £15,000 up to £500,000	7.1%	Y M
	5.05% A discount of 2.45% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%		£0			7.2%	Y N
75% to 90%	4.85% A discount of 2.65% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%		£500			7.7%	Y O
	5.40% A discount of 2.10% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%		£0			7.3%	Y P
90% to 95%	5.50% A discount of 2.00% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%		£500			7.3%	Y Q
	5.80% A discount of 1.70% from the Home Mortgage Variable Rate (HMVR) which is currently 7.50%		£0			7.4%	Y R

*APRC% is for illustrative purposes. The APRC (Annual Percentage Rate of Charge) is the total cost of the credit to the consumer, expressed as an annual percentage.

The APRC (previously known as APR until recent regulatory changes) is the official cost for comparison. It's calculated using the average cost per year, including fees associated with the mortgage. However, it assumes you keep the mortgage for the entire term rather than just the initial deal period, and that the interest rate charged never changes.

All applications are subject to status and our lending criteria. This means that the amount we will lend you will depend on your individual circumstances, the type of property and the amount you borrow. For example, we may require a higher deposit if you are buying a flat or a new build property.

Please note that the headline rate cannot fall below 3.50% once the discount has been applied

Reliance Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Reliance Bank Limited, Faith House, 23 – 24 Lovat Lane, London EC3R 8EB. Telephone: 0207 398 5400.