

HSBC UK Mortgage Rate Sheet

Rates Effective From	26.08.25	Current BTL SVR	7.60%
Current Residential SVR	6.74%	Bank of England Base Rate	4.00%
2 Year Fixed Rate End Date	30.11.27	3 Year Fixed Rate End Date	30.11.28
5 Year Fixed Rate End Date	30.11.30	10 Year Fixed Rate End Date	30.11.35

New Business Mortgage Rate Sheet
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Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.01%	£0	£10,000	£2,000,000	£0	004116425
Standard	3.78%	£999	£10,000	£2,000,000	£0	004115455
High Value Mortgage	4.03%	£1,999	£2,000,000.01	£5,000,000	£0	004115467
Premier Customers Only	3.75%	£999	£10,000	£2,000,000	£0	004115475
5 Year Fixed						
Fee Saver	4.02%	£0	£10,000	£2,000,000	£0	004115461
Standard	3.90%	£999	£10,000	£2,000,000	£0	004116432
High Value Mortgage	4.15%	£1,999	£2,000,000.01	£5,000,000	£0	004116442
Premier Customers Only	3.87%	£999	£10,000	£2,000,000	£0	004116437
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009446
High Value Mortgage	0.44% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009434

Maximum 70% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.13%	£0	£10,000	£2,000,000	£0	004116426
Standard	3.85%	£999	£10,000	£2,000,000	£0	004116428
High Value Mortgage	4.10%	£1,999	£2,000,000.01	£5,000,000	£0	004116440
Premier Customers Only	3.80%	£999	£10,000	£2,000,000	£0	004116435
5 Year Fixed						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	004116430
Standard	4.01%	£999	£10,000	£2,000,000	£0	004116433
High Value Mortgage	4.26%	£1,999	£2,000,000.01	£5,000,000	£0	004116443
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	004116438
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009447
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009435

Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.13%	£0	£10,000	£2,000,000	£0	004116427
Standard	3.85%	£999	£10,000	£2,000,000	£0	004116429
High Value Mortgage	4.10%	£1,999	£2,000,000.01	£3,000,000	£0	004116441
Premier Customers Only	3.80%	£999	£10,000	£2,000,000	£0	004116436
5 Year Fixed						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	004116431
Standard	4.01%	£999	£10,000	£2,000,000	£0	004116434
High Value Mortgage	4.26%	£1,999	£2,000,000.01	£3,000,000	£0	004116444
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	004116439
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009448
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009436

Maximum 80% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.30%	£0	£10,000	£2,000,000	£250	004115451
Standard	4.02%	£999	£10,000	£2,000,000	£250	004115458
Premier Customers Only	3.97%	£999	£10,000	£2,000,000	£0	004115478
5 Year Fixed						
Fee Saver	4.27%	£0	£10,000	£2,000,000	£350	004115464
Standard	4.12%	£999	£10,000	£2,000,000	£350	004115472
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£0	004115484
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009163

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5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

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Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.30%	£0	£10,000	£2,000,000	£250	004115452
Standard	4.03%	£999	£10,000	£2,000,000	£250	004115459
Premier Customers Only	3.98%	£999	£10,000	£2,000,000	£0	004115479
5 Year Fixed						
Fee Saver	4.27%	£0	£10,000	£2,000,000	£350	004115465
Standard	4.12%	£999	£10,000	£2,000,000	£350	004115473
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£0	004115485
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009164

Maximum 90% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.59%	£0	£10,000	£750,000	£250	004115453
Standard	4.28%	£999	£10,000	£750,000	£250	004115460
Premier Customers Only	4.18%	£999	£10,000	£750,000	£0	004115480
5 Year Fixed						
Fee Saver	4.44%	£0	£10,000	£750,000	£350	004115466
Standard	4.29%	£999	£10,000	£750,000	£350	004115474
Premier Customers Only	4.19%	£999	£10,000	£750,000	£0	004115486
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£10,000	£750,000	£0	001009555

Maximum 95% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.94%	£0	£10,000	£570,000	£250	004115454
5 Year Fixed						
Fee Saver	4.79%	£0	£10,000	£570,000	£350	004115468

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5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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Maximum 60% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.01%	£0	£2,000,000	£350	004116446
Standard	3.78%	£999	£2,000,000	£350	004115499
5 Year Fixed					
Fee Saver	4.02%	£0	£2,000,000	£350	004115506
Standard	3.90%	£999	£2,000,000	£350	004116453
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£500	001009593

Maximum 70% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.13%	£0	£2,000,000	£350	004116447
Standard	3.85%	£999	£2,000,000	£350	004116449
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£350	004116451
Standard	4.01%	£999	£2,000,000	£350	004116454
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009594

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2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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Maximum 75% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.13%	£0	£2,000,000	£350	004116448
Standard	3.85%	£999	£2,000,000	£350	004116450
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£350	004116452
Standard	4.01%	£999	£2,000,000	£350	004116455
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009595

Maximum 80% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.30%	£0	£2,000,000	£600	004115495
Standard	4.02%	£999	£2,000,000	£600	004115502
5 Year Fixed					
Fee Saver	4.27%	£0	£2,000,000	£700	004115509
Standard	4.12%	£999	£2,000,000	£700	004115516
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£500	001009596

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2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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Maximum 85% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.30%	£0	£2,000,000	£600	004115496
Standard	4.03%	£999	£2,000,000	£600	004115503
5 Year Fixed					
Fee Saver	4.27%	£0	£2,000,000	£700	004115510
Standard	4.12%	£999	£2,000,000	£700	004115517
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£500	001009597

Maximum 90% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.59%	£0	£750,000	£600	004115497
Standard	4.28%	£999	£750,000	£600	004115504
5 Year Fixed					
Fee Saver	4.44%	£0	£750,000	£700	004115511
Standard	4.29%	£999	£750,000	£700	004115518
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£500	001009598

Maximum 95% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.94%	£0	£570,000	£600	004115498
5 Year Fixed					
Fee Saver	4.79%	£0	£570,000	£700	004115512

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2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.01%	£0	£10,000	£2,000,000	£0	004116456
Standard	3.78%	£999	£10,000	£2,000,000	£0	004115526
High Value Mortgage	4.03%	£1,999	£2,000,000.01	£5,000,000	£0	004115595
Premier Customers Only	3.75%	£999	£10,000	£2,000,000	£0	004115545
5 Year Fixed						
Fee Saver	4.02%	£0	£10,000	£2,000,000	£0	004115532
Standard	3.90%	£999	£10,000	£2,000,000	£0	004116463
High Value Mortgage	4.15%	£1,999	£2,000,000.01	£5,000,000	£0	004116472
Premier Customers Only	3.87%	£999	£10,000	£2,000,000	£0	004116467
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009443
High Value Mortgage	0.44% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009437

Maximum 70% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.13%	£0	£10,000	£2,000,000	£0	004116457
Standard	3.85%	£999	£10,000	£2,000,000	£0	004116459
High Value Mortgage	4.10%	£1,999	£2,000,000.01	£5,000,000	£0	004116470
Premier Customers Only	3.80%	£999	£10,000	£2,000,000	£0	004116465
5 Year Fixed						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	004116461
Standard	4.01%	£999	£10,000	£2,000,000	£0	004116464
High Value Mortgage	4.26%	£1,999	£2,000,000.01	£5,000,000	£0	004116473
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	004116468
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009444
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009438

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2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
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Maximum 75% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.13%	£0	£10,000	£2,000,000	£0	004116458
Standard	3.85%	£999	£10,000	£2,000,000	£0	004116460
High Value Mortgage	4.10%	£1,999	£2,000,000.01	£3,000,000	£0	004116471
Premier Customers Only	3.80%	£999	£10,000	£2,000,000	£0	004116466
5 Year Fixed						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	004116462
Standard	4.01%	£999	£10,000	£2,000,000	£0	004116445
High Value Mortgage	4.26%	£1,999	£2,000,000.01	£3,000,000	£0	004116474
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	004116469
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009445
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009439

Maximum 80% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.30%	£0	£10,000	£2,000,000	£250	004115522
Standard	4.02%	£999	£10,000	£2,000,000	£250	004115529
Premier Customers Only	3.97%	£999	£10,000	£2,000,000	£0	004115548
5 Year Fixed						
Fee Saver	4.27%	£0	£10,000	£2,000,000	£350	004115535
Standard	4.12%	£999	£10,000	£2,000,000	£350	004115542
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£0	004115554
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009169

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Maximum 85% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.30%	£0	£10,000	£2,000,000	£250	004115523
Standard	4.03%	£999	£10,000	£2,000,000	£250	004115530
Premier Customers Only	3.98%	£999	£10,000	£2,000,000	£0	004115549
5 Year Fixed						
Fee Saver	4.27%	£0	£10,000	£2,000,000	£350	004115536
Standard	4.12%	£999	£10,000	£2,000,000	£350	004115543
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£0	004115555
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009170

Maximum 90% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.59%	£0	£10,000	£750,000	£250	004115524
Standard	4.28%	£999	£10,000	£750,000	£250	004115531
Premier Customers Only	4.18%	£999	£10,000	£750,000	£0	004115550
5 Year Fixed						
Fee Saver	4.44%	£0	£10,000	£750,000	£350	004115537
Standard	4.29%	£999	£10,000	£750,000	£350	004115544
Premier Customers Only	4.19%	£999	£10,000	£750,000	£0	004115556
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£10,000	£750,000	£0	001009557

Maximum 95% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.94%	£0	£10,000	£570,000	£250	004115525
5 Year Fixed						
Fee Saver	4.79%	£0	£10,000	£570,000	£350	004115538

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Bank of England Base Rate

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Maximum 60% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.01%	£0	£2,000,000	£350	004116475
Standard	3.78%	£999	£2,000,000	£350	004115608
5 Year Fixed					
Fee Saver	4.02%	£0	£2,000,000	£350	004115614
Standard	3.90%	£999	£2,000,000	£350	004116482
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£500	001009599

Maximum 70% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.13%	£0	£2,000,000	£350	004116476
Standard	3.85%	£999	£2,000,000	£350	004116478
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£350	004116480
Standard	4.01%	£999	£2,000,000	£350	004116483
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009600

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Maximum 75% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.13%	£0	£2,000,000	£350	004116477
Standard	3.85%	£999	£2,000,000	£350	004116479
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£350	004116481
Standard	4.01%	£999	£2,000,000	£350	004116484
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009601

Maximum 80% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.30%	£0	£2,000,000	£600	004115604
Standard	4.02%	£999	£2,000,000	£600	004115611
5 Year Fixed					
Fee Saver	4.27%	£0	£2,000,000	£700	004115617
Standard	4.12%	£999	£2,000,000	£700	004115624
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£500	001009602

Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 85% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.30%	£0	£2,000,000	£600	004115605
Standard	4.03%	£999	£2,000,000	£600	004115612
5 Year Fixed					
Fee Saver	4.27%	£0	£2,000,000	£700	004115618
Standard	4.12%	£999	£2,000,000	£700	004115625
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	001009603

Maximum 90% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.59%	£0	£750,000	£600	004115606
Standard	4.28%	£999	£750,000	£600	004115613
5 Year Fixed					
Fee Saver	4.44%	£0	£750,000	£700	004115619
Standard	4.29%	£999	£750,000	£700	004115626
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£500	001009604

Maximum 95% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.94%	£0	£570,000	£600	004115607
5 Year Fixed					
Fee Saver	4.79%	£0	£570,000	£700	004115620

Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.07%	£0	£10,000	£2,000,000	£0	Yes	004115644
Standard	3.80%	£999	£10,000	£2,000,000	£0	Yes	004116487
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£0	Yes	004116495
Fee Saver Cashback	4.07%	£0	£10,000	£2,000,000	£300	No	004115716
Standard Cashback	3.80%	£999	£10,000	£2,000,000	£300	No	004116506
High Value Mortgage	4.05%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116534
5 Year Fixed							
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	Yes	004116490
Standard	3.86%	£999	£10,000	£2,000,000	£0	Yes	004115660
Premier Customers Only	3.83%	£999	£10,000	£2,000,000	£0	Yes	004115672
Fee Saver Cashback	3.99%	£0	£10,000	£2,000,000	£300	No	004116509
Standard Cashback	3.86%	£999	£10,000	£2,000,000	£300	No	004115734
High Value Mortgage	4.11%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004115791
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.24% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009449
High Value Mortgage	0.49% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009440

Maximum 70% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.35%	£0	£10,000	£2,000,000	£0	Yes	004116485
Standard	3.98%	£999	£10,000	£2,000,000	£0	Yes	004116488
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	Yes	004116496
Fee Saver Cashback	4.35%	£0	£10,000	£2,000,000	£300	No	004116504
Standard Cashback	3.98%	£999	£10,000	£2,000,000	£300	No	004116507
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116535
5 Year Fixed							
Fee Saver	4.13%	£0	£10,000	£2,000,000	£0	Yes	004116491
Standard	3.99%	£999	£10,000	£2,000,000	£0	Yes	004116493
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£0	Yes	004116498
Fee Saver Cashback	4.13%	£0	£10,000	£2,000,000	£300	No	004116510
Standard Cashback	3.99%	£999	£10,000	£2,000,000	£300	No	004116512
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116537
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009450
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009441

Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.35%	£0	£10,000	£2,000,000	£0	Yes	004116486
Standard	3.98%	£999	£10,000	£2,000,000	£0	Yes	004116489
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	Yes	004116497
Fee Saver Cashback	4.35%	£0	£10,000	£2,000,000	£300	No	004116505
Standard Cashback	3.98%	£999	£10,000	£2,000,000	£300	No	004116508
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116536
5 Year Fixed							
Fee Saver	4.13%	£0	£10,000	£2,000,000	£0	Yes	004116492
Standard	3.99%	£999	£10,000	£2,000,000	£0	Yes	004116494
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£0	Yes	004116499
Fee Saver Cashback	4.13%	£0	£10,000	£2,000,000	£300	No	004116511
Standard Cashback	3.99%	£999	£10,000	£2,000,000	£300	No	004116513
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116538
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009451
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009442

Maximum 80% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.83%	£0	£10,000	£2,000,000	£0	Yes	004115647
Standard	4.45%	£999	£10,000	£2,000,000	£0	Yes	004115651
Premier Customers Only	4.35%	£999	£10,000	£2,000,000	£0	Yes	004115669
Fee Saver Cashback	4.83%	£0	£10,000	£2,000,000	£300	No	004115719
Standard Cashback	4.45%	£999	£10,000	£2,000,000	£300	No	004115725
5 Year Fixed							
Fee Saver	4.51%	£0	£10,000	£2,000,000	£0	Yes	004115657
Standard	4.26%	£999	£10,000	£2,000,000	£0	Yes	004115663
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	Yes	004115675
Fee Saver Cashback	4.51%	£0	£10,000	£2,000,000	£300	No	004115731
Standard Cashback	4.26%	£999	£10,000	£2,000,000	£300	No	004115737
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.49% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009175

Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation

Maximum 85% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.83%	£0	£10,000	£2,000,000	£0	Yes	004115648
Standard	4.45%	£999	£10,000	£2,000,000	£0	Yes	004115652
Premier Customers Only	4.35%	£999	£10,000	£2,000,000	£0	Yes	004115670
Fee Saver Cashback	4.83%	£0	£10,000	£2,000,000	£300	No	004115720
Standard Cashback	4.45%	£999	£10,000	£2,000,000	£300	No	004115726
5 Year Fixed							
Fee Saver	4.51%	£0	£10,000	£2,000,000	£0	Yes	004115658
Standard	4.27%	£999	£10,000	£2,000,000	£0	Yes	004115664
Premier Customers Only	4.17%	£999	£10,000	£2,000,000	£0	Yes	004115676
Fee Saver Cashback	4.51%	£0	£10,000	£2,000,000	£300	No	004115732
Standard Cashback	4.27%	£999	£10,000	£2,000,000	£300	No	004115738
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009176

Maximum 90% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	5.13%	£0	£10,000	£750,000	£0	Yes	004115505
Standard	4.80%	£999	£10,000	£750,000	£0	Yes	004115653
Premier Customers Only	4.70%	£999	£10,000	£750,000	£0	Yes	004115671
Fee Saver Cashback	5.13%	£0	£10,000	£750,000	£300	No	004115721
Standard Cashback	4.80%	£999	£10,000	£750,000	£300	No	004115727
5 Year Fixed							
Fee Saver	4.69%	£0	£10,000	£750,000	£0	Yes	004115659
Standard	4.44%	£999	£10,000	£750,000	£0	Yes	004115665
Premier Customers Only	4.34%	£999	£10,000	£750,000	£0	Yes	004115677
Fee Saver Cashback	4.69%	£0	£10,000	£750,000	£300	No	004115733
Standard Cashback	4.44%	£999	£10,000	£750,000	£300	No	004115739
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.74% + BoE Base Rate	£999	£10,000	£750,000	£0	Yes	001009559

Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.07%	£0	£2,000,000	£350	Yes	004115740
Standard	3.80%	£999	£2,000,000	£350	Yes	004116516
Fee Saver Cashback	4.07%	£0	£2,000,000	£650	No	004115764
Standard Cashback	3.80%	£999	£2,000,000	£650	No	004116526
5 Year Fixed						
Fee Saver	3.99%	£0	£2,000,000	£350	Yes	004116519
Standard	3.86%	£999	£2,000,000	£350	Yes	004115758
Fee Saver Cashback	3.99%	£0	£2,000,000	£650	No	004116529
Standard Cashback	3.86%	£999	£2,000,000	£650	No	004115782
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009611

Maximum 70% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.35%	£0	£2,000,000	£350	Yes	004116514
Standard	3.98%	£999	£2,000,000	£350	Yes	004116517
Fee Saver Cashback	4.35%	£0	£2,000,000	£650	No	004116524
Standard Cashback	3.98%	£999	£2,000,000	£650	No	004116527
5 Year Fixed						
Fee Saver	4.13%	£0	£2,000,000	£350	Yes	004116520
Standard	3.99%	£999	£2,000,000	£350	Yes	004116522
Fee Saver Cashback	4.13%	£0	£2,000,000	£650	No	004116530
Standard Cashback	3.99%	£999	£2,000,000	£650	No	004116532
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009612

Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.35%	£0	£2,000,000	£350	Yes	004116515
Standard	3.98%	£999	£2,000,000	£350	Yes	004116518
Fee Saver Cashback	4.35%	£0	£2,000,000	£650	No	004116525
Standard Cashback	3.98%	£999	£2,000,000	£650	No	004116528
5 Year Fixed						
Fee Saver	4.13%	£0	£2,000,000	£350	Yes	004116521
Standard	3.99%	£999	£2,000,000	£350	Yes	004116523
Fee Saver Cashback	4.13%	£0	£2,000,000	£650	No	004116531
Standard Cashback	3.99%	£999	£2,000,000	£650	No	004116533
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009613

Maximum 80% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.83%	£0	£2,000,000	£350	Yes	004115743
Standard	4.45%	£999	£2,000,000	£350	Yes	004115749
Fee Saver Cashback	4.83%	£0	£2,000,000	£650	No	004115767
Standard Cashback	4.45%	£999	£2,000,000	£650	No	004115773
5 Year Fixed						
Fee Saver	4.51%	£0	£2,000,000	£350	Yes	004115755
Standard	4.26%	£999	£2,000,000	£350	Yes	004115761
Fee Saver Cashback	4.51%	£0	£2,000,000	£650	No	004115779
Standard Cashback	4.26%	£999	£2,000,000	£650	No	004115785
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009614



Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 85% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.83%	£0	£2,000,000	£350	Yes	004115744
Standard	4.45%	£999	£2,000,000	£350	Yes	004115750
Fee Saver Cashback	4.83%	£0	£2,000,000	£650	No	004115768
Standard Cashback	4.45%	£999	£2,000,000	£650	No	004115774
5 Year Fixed						
Fee Saver	4.51%	£0	£2,000,000	£350	Yes	004115756
Standard	4.27%	£999	£2,000,000	£350	Yes	004115762
Fee Saver Cashback	4.51%	£0	£2,000,000	£650	No	004115780
Standard Cashback	4.27%	£999	£2,000,000	£650	No	004115786
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009615

Maximum 90% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.13%	£0	£750,000	£350	Yes	004115745
Standard	4.80%	£999	£750,000	£350	Yes	004115751
Fee Saver Cashback	5.13%	£0	£750,000	£650	No	004115769
Standard Cashback	4.80%	£999	£750,000	£650	No	004115775
5 Year Fixed						
Fee Saver	4.69%	£0	£750,000	£350	Yes	004115757
Standard	4.44%	£999	£750,000	£350	Yes	004115763
Fee Saver Cashback	4.69%	£0	£750,000	£650	No	004115781
Standard Cashback	4.44%	£999	£750,000	£650	No	004115787
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.74% + BoE Base Rate	£999	£750,000	£500	Yes	001009616



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27	10 Year Fixed Rate end date	30.11.35
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - International Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.47%	£0	£2,000,000	£0	004115989
Standard	4.20%	£999	£2,000,000	£0	004116547
Premier Customers Only	4.17%	£999	£2,000,000	£0	004116556
3 Year Fixed					
Fee Saver	4.63%	£0	£2,000,000	£0	004115995
Standard	4.29%	£999	£2,000,000	£0	004115998
5 Year Fixed					
Fee Saver	4.42%	£0	£2,000,000	£0	004116550
Standard	4.30%	£999	£2,000,000	£0	004116553
Premier Customers Only	4.27%	£999	£2,000,000	£0	004116559
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116014
Standard	4.89%	£999	£2,000,000	£0	004116017
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	001009339

Maximum 70% LTV - International Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.75%	£0	£2,000,000	£0	004116545
Standard	4.38%	£999	£2,000,000	£0	004116548
Premier Customers Only	4.33%	£999	£2,000,000	£0	004116557
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004115996
Standard	4.45%	£999	£2,000,000	£0	004115999
5 Year Fixed					
Fee Saver	4.53%	£0	£2,000,000	£0	004116551
Standard	4.41%	£999	£2,000,000	£0	004116554
Premier Customers Only	4.36%	£999	£2,000,000	£0	004116560
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116015
Standard	4.94%	£999	£2,000,000	£0	004116018
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27	10 Year Fixed Rate end date	30.11.35
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - International Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.75%	£0	£2,000,000	£0	004116546
Standard	4.38%	£999	£2,000,000	£0	004116549
Premier Customers Only	4.33%	£999	£2,000,000	£0	004116558
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004115997
Standard	4.45%	£999	£2,000,000	£0	004116000
5 Year Fixed					
Fee Saver	4.53%	£0	£2,000,000	£0	004116552
Standard	4.41%	£999	£2,000,000	£0	004116555
Premier Customers Only	4.36%	£999	£2,000,000	£0	004116561
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116016
Standard	4.94%	£999	£2,000,000	£0	004116019
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27	10 Year Fixed Rate end date	30.11.35
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.47%	£0	£2,000,000	£0	Yes	004116033
Standard	4.20%	£999	£2,000,000	£0	Yes	004116565
Premier Customers Only	4.17%	£999	£2,000,000	£0	Yes	004116574
3 Year Fixed						
Fee Saver	4.63%	£0	£2,000,000	£0	Yes	004116039
Standard	4.29%	£999	£2,000,000	£0	Yes	004116042
5 Year Fixed						
Fee Saver	4.42%	£0	£2,000,000	£0	Yes	004116568
Standard	4.30%	£999	£2,000,000	£0	Yes	004116571
Premier Customers Only	4.27%	£999	£2,000,000	£0	Yes	004116577
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004116055
Standard	4.89%	£999	£2,000,000	£0	Yes	004116058
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009340

Maximum 70% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.75%	£0	£2,000,000	£0	Yes	004116563
Standard	4.38%	£999	£2,000,000	£0	Yes	004116566
Premier Customers Only	4.33%	£999	£2,000,000	£0	Yes	004116575
3 Year Fixed						
Fee Saver	4.76%	£0	£2,000,000	£0	Yes	004116040
Standard	4.45%	£999	£2,000,000	£0	Yes	004116043
5 Year Fixed						
Fee Saver	4.53%	£0	£2,000,000	£0	Yes	004116569
Standard	4.41%	£999	£2,000,000	£0	Yes	004116572
Premier Customers Only	4.36%	£999	£2,000,000	£0	Yes	004116578
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004116056
Standard	4.94%	£999	£2,000,000	£0	Yes	004116059
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009188



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27	10 Year Fixed Rate end date	30.11.35
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.75%	£0	£2,000,000	£0	Yes	004116564
Standard	4.38%	£999	£2,000,000	£0	Yes	004116567
Premier Customers Only	4.33%	£999	£2,000,000	£0	Yes	004116576
3 Year Fixed						
Fee Saver	4.76%	£0	£2,000,000	£0	Yes	004116041
Standard	4.45%	£999	£2,000,000	£0	Yes	004116044
5 Year Fixed						
Fee Saver	4.53%	£0	£2,000,000	£0	Yes	004116570
Standard	4.41%	£999	£2,000,000	£0	Yes	004116573
Premier Customers Only	4.36%	£999	£2,000,000	£0	Yes	004116579
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004116057
Standard	4.94%	£999	£2,000,000	£0	Yes	004116060
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

Rates Effective From	26.08.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£2,000,000	£0	004115557
Fee Saver Premier Customers Only	4.18%	£0		£0	004115579
Standard	3.89%	£1,999		£0	004115561
Standard Premier Customers Only	3.84%	£1,999		£0	004115583
Standard	3.64%	£3,999		£0	004115565
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004115568
Fee Saver Premier Customers Only	4.24%	£0		£0	004115587
Standard	4.01%	£1,999		£0	004115572
Standard Premier Customers Only	3.96%	£1,999		£0	004115591
Standard	3.76%	£3,999		£0	004115576
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008914
Standard	0.27% + BoE Base Rate	£1,999		£0	001009261

Maximum 65% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004115558
Fee Saver Premier Customers Only	4.34%	£0		£0	004115580
Standard	3.99%	£1,999		£0	004115562
Standard Premier Customers Only	3.94%	£1,999		£0	004115584
Standard	3.74%	£3,999		£0	004115566
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£0	004115569
Fee Saver Premier Customers Only	4.31%	£0		£0	004115588
Standard	4.09%	£1,999		£0	004115573
Standard Premier Customers Only	4.04%	£1,999		£0	004115592
Standard	3.84%	£3,999		£0	004115577
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008915
Standard	0.42% + BoE Base Rate	£1,999		£0	001009262

Maximum 75% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004115559
Fee Saver Premier Customers Only	4.34%	£0		£0	004115581
Standard	3.99%	£1,999		£0	004115563
Standard Premier Customers Only	3.94%	£1,999		£0	004115585
Standard	3.74%	£3,999		£0	004115567
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£0	004115570
Fee Saver Premier Customers Only	4.31%	£0		£0	004115589
Standard	4.09%	£1,999		£0	004115574
Standard Premier Customers Only	4.04%	£1,999		£0	004115593
Standard	3.84%	£3,999		£0	004115578
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008916
Standard	0.69% + BoE Base Rate	£1,999		£0	001009010

Maximum 80% LTV - Purchase BTL Range (A, B and C Rated Properties Only)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.34%	£0	£400,000	£0	004115560
Fee Saver Premier Customers Only	5.29%	£0		£0	004115582
Standard	4.86%	£1,999		£0	004115564
Standard Premier Customers Only	4.81%	£1,999		£0	004115586
5 Year Fixed					
Fee Saver	5.13%	£0	£400,000	£0	004115571
Fee Saver Premier Customers Only	5.08%	£0		£0	004115590
Standard	4.82%	£1,999		£0	004115575
Standard Premier Customers Only	4.77%	£1,999		£0	004115594

Rates Effective From	26.08.25
Current BTLSVR	7.60%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Purchase EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£2,000,000	£350	004115627
Standard	3.89%	£1,999		£350	004115631
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£350	004115635
Standard	4.01%	£1,999		£350	004115640
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£350	001009605
Standard	0.27% + BoE Base Rate	£1,999		£350	001009608

Maximum 65% LTV - Purchase EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£350	004115628
Standard	3.99%	£1,999		£350	004115632
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£350	004115637
Standard	4.09%	£1,999		£350	004115641
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£350	001009606
Standard	0.69% + BoE Base Rate	£1,999		£350	001009610

Maximum 75% LTV - Purchase EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£350	004115629
Standard	3.99%	£1,999		£350	004115633
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£350	004115638
Standard	4.09%	£1,999		£350	004115642
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£350	001009607
Standard	0.69% + BoE Base Rate	£1,999		£350	001009610

Maximum 80% LTV - Purchase EEH BTL Range (A and B Rated Properties Only)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.34%	£0	£1,000,000	£350	004115630
Standard	4.86%	£1,999		£350	004115634
5 Year Fixed					
Fee Saver	5.13%	£0	£1,000,000	£350	004115639
Standard	4.82%	£1,999		£350	004115643

Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current BTL SVR	7.60%		
2 Year Fixed Rate end date	30.11.27		
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	Yes	004116500
Fee Saver Premier Customers Only	4.33%	£0		Yes	004116502
Standard	3.98%	£1,999		Yes	004115682
Standard Premier Customers Only	3.93%	£1,999		Yes	004115704
Standard	3.73%	£3,999		Yes	004115686
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	Yes	004116501
Fee Saver Premier Customers Only	4.14%	£0		Yes	004116503
Standard	3.96%	£1,999		Yes	004115693
Standard Premier Customers Only	3.91%	£1,999		Yes	004115712
Standard	3.71%	£3,999		Yes	004115697
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	Yes	001008925
Standard	0.48% + BoE Base Rate	£1,999		Yes	001009263

Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	4.51%	£0	£1,000,000	Yes	004115679
Fee Saver Premier Customers Only	4.46%	£0		Yes	004115701
Standard	4.07%	£1,999		Yes	004115683
Standard Premier Customers Only	4.02%	£1,999		Yes	004115705
Standard	3.82%	£3,999		Yes	004115687
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	Yes	004115690
Fee Saver Premier Customers Only	4.34%	£0		Yes	004115709
Standard	4.12%	£1,999		Yes	004115694
Standard Premier Customers Only	4.07%	£1,999		Yes	004115713
Standard	3.87%	£3,999		Yes	004115698
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	Yes	001008926
Standard	0.54% + BoE Base Rate	£1,999		Yes	001008929

Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	4.51%	£0	£1,000,000	Yes	004115680
Fee Saver Premier Customers Only	4.46%	£0		Yes	004115702
Standard	4.07%	£1,999		Yes	004115684
Standard Premier Customers Only	4.02%	£1,999		Yes	004115706
Standard	3.82%	£3,999		Yes	004115688
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	Yes	004115691
Fee Saver Premier Customers Only	4.34%	£0		Yes	004115710
Standard	4.12%	£1,999		Yes	004115695
Standard Premier Customers Only	4.07%	£1,999		Yes	004115714
Standard	3.87%	£3,999		Yes	004115699
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	Yes	001008927
Standard	0.74% + BoE Base Rate	£1,999		Yes	001008930

Maximum 80% LTV - Remortgage BTL Range (A, B and C Rated Properties Only)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	5.49%	£0	£400,000	Yes	004115681
Fee Saver Premier Customers Only	5.44%	£0		Yes	004115703
Standard	5.08%	£1,999		Yes	004115685
Standard Premier Customers Only	5.03%	£1,999		Yes	004115707
5 Year Fixed					
Fee Saver	5.24%	£0	£400,000	Yes	004115692
Fee Saver Premier Customers Only	5.19%	£0		Yes	004115711
Standard	4.94%	£1,999		Yes	004115696
Standard Premier Customers Only	4.89%	£1,999		Yes	004115715

Rates Effective From	26.08.25
Current BTLSVR	7.60%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Remortgage EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.38%	£0	£2,000,000	£350	Yes	004116539
Standard	3.98%	£1,999		£350	Yes	004115798
5 Year Fixed						
Fee Saver	4.19%	£0	£2,000,000	£350	Yes	004116540
Standard	3.96%	£1,999		£350	Yes	004115806
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£350	Yes	001009617
Standard	0.48% + BoE Base Rate	£1,999		£350	Yes	001009620

Maximum 65% LTV - Remortgage EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.51%	£0	£1,000,000	£350	Yes	004115795
Standard	4.07%	£1,999		£350	Yes	004115799
5 Year Fixed						
Fee Saver	4.39%	£0	£1,000,000	£350	Yes	004115803
Standard	4.12%	£1,999		£350	Yes	004115807
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£350	Yes	001009618
Standard	0.54% + BoE Base Rate	£1,999		£350	Yes	001009621

Maximum 75% LTV - Remortgage EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.51%	£0	£1,000,000	£350	Yes	004115796
Standard	4.07%	£1,999		£350	Yes	004115800
5 Year Fixed						
Fee Saver	4.39%	£0	£1,000,000	£350	Yes	004115804
Standard	4.12%	£1,999		£350	Yes	004115808
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£350	Yes	001009619
Standard	0.74% + BoE Base Rate	£1,999		£350	Yes	001009622

Maximum 80% LTV - Remortgage EEH BTL Range (A and B Rated Properties Only)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.49%	£0	£1,000,000	£350	Yes	004115797
Standard	5.08%	£1,999		£350	Yes	004115801
5 Year Fixed						
Fee Saver	5.24%	£0	£1,000,000	£350	Yes	004115805
Standard	4.94%	£1,999		£350	Yes	004115809

Rates Effective From	26.08.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.78%	£0	£2,000,000	£0	004116562
Standard	4.38%	£1,999		£0	004116023
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£0	004116026
Standard	4.41%	£1,999		£0	004116030
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	001008949
Standard	0.88% + BoE Base Rate	£1,999		£0	001009274

Maximum 65% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.91%	£0	£1,000,000	£0	004116021
Standard	4.47%	£1,999		£0	004116024
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004116027
Standard	4.52%	£1,999		£0	004116031
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	001008950
Standard	0.94% + BoE Base Rate	£1,999		£0	001008953

Maximum 75% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.91%	£0	£1,000,000	£0	004116022
Standard	4.47%	£1,999		£0	004116025
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004116029
Standard	4.52%	£1,999		£0	004116032
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954

Rates Effective From	26.08.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.78%	£0	£2,000,000	£0	Yes	004116580
Standard	4.38%	£1,999		£0	Yes	004116064
5 Year Fixed						
Fee Saver	4.69%	£0	£2,000,000	£0	Yes	004116067
Standard	4.41%	£1,999		£0	Yes	004116070
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	Yes	001009063
Standard	0.88% + BoE Base Rate	£1,999		£0	Yes	001009275

Maximum 65% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.91%	£0	£1,000,000	£0	Yes	004116062
Standard	4.47%	£1,999		£0	Yes	004116065
5 Year Fixed						
Fee Saver	4.79%	£0	£1,000,000	£0	Yes	004116068
Standard	4.52%	£1,999		£0	Yes	004116071
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009064
Standard	0.94% + BoE Base Rate	£1,999		£0	Yes	001009067

Maximum 75% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.91%	£0	£1,000,000	£0	Yes	004116063
Standard	4.47%	£1,999		£0	Yes	004116066
5 Year Fixed						
Fee Saver	4.79%	£0	£1,000,000	£0	Yes	004116069
Standard	4.52%	£1,999		£0	Yes	004116072
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009065
Standard	1.14% + BoE Base Rate	£1,999		£0	Yes	001009068



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27	10 Year Fixed Rate end date	30.11.35
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.00%	£0	£5,000,000	£0	004115810
Standard	3.77%	£999	£5,000,000	£0	004115816
Premier Customers Only	3.74%	£999	£5,000,000	£0	004115846
3 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004115822
Standard	3.89%	£999	£5,000,000	£0	004115828
5 Year Fixed					
Fee Saver	3.95%	£0	£5,000,000	£0	004115834
Standard	3.80%	£999	£5,000,000	£0	004115840
Premier Customers Only	3.77%	£999	£5,000,000	£0	004115852
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004115858
Standard	4.49%	£999	£5,000,000	£0	004115862
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009178

Maximum 70% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004115811
Standard	3.95%	£999	£5,000,000	£0	004115817
Premier Customers Only	3.90%	£999	£5,000,000	£0	004115847
3 Year Fixed					
Fee Saver	4.36%	£0	£5,000,000	£0	004115823
Standard	4.05%	£999	£5,000,000	£0	004115829
5 Year Fixed					
Fee Saver	4.07%	£0	£5,000,000	£0	004115835
Standard	3.91%	£999	£5,000,000	£0	004115841
Premier Customers Only	3.88%	£999	£5,000,000	£0	004115853
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004115859
Standard	4.54%	£999	£5,000,000	£0	004115863
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009179



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27	10 Year Fixed Rate end date	30.11.35
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 75% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£3,000,000	£0	004115812
Standard	3.95%	£999	£3,000,000	£0	004115818
Premier Customers Only	3.90%	£999	£3,000,000	£0	004115848
3 Year Fixed					
Fee Saver	4.36%	£0	£3,000,000	£0	004115824
Standard	4.05%	£999	£3,000,000	£0	004115830
5 Year Fixed					
Fee Saver	4.07%	£0	£3,000,000	£0	004115836
Standard	3.91%	£999	£3,000,000	£0	004115842
Premier Customers Only	3.88%	£999	£3,000,000	£0	004115854
10 Year Fixed					
Fee Saver	4.69%	£0	£3,000,000	£0	004115860
Standard	4.54%	£999	£3,000,000	£0	004115864
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£3,000,000	£0	001009180

Maximum 80% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004115813
Standard	4.09%	£999	£2,000,000	£0	004115819
Premier Customers Only	3.99%	£999	£2,000,000	£0	004115849
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004115825
Standard	4.33%	£999	£2,000,000	£0	004115831
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£0	004115837
Standard	4.17%	£999	£2,000,000	£0	004115843
Premier Customers Only	4.07%	£999	£2,000,000	£0	004115855
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004115861
Standard	4.79%	£999	£2,000,000	£0	004115865
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009139



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27		
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 85% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004115814
Standard	4.13%	£999	£2,000,000	£0	004115820
Premier Customers Only	4.03%	£999	£2,000,000	£0	004115850
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004115826
Standard	4.33%	£999	£2,000,000	£0	004115832
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£0	004115838
Standard	4.17%	£999	£2,000,000	£0	004115844
Premier Customers Only	4.07%	£999	£2,000,000	£0	004115856
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008935

Maximum 90% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.69%	£0	£750,000	£0	004115815
Standard	4.40%	£999	£750,000	£0	004115821
Premier Customers Only	4.30%	£999	£750,000	£0	004115851
3 Year Fixed					
Fee Saver	4.92%	£0	£750,000	£0	004115827
Standard	4.73%	£999	£750,000	£0	004115833
5 Year Fixed					
Fee Saver	4.49%	£0	£750,000	£0	004115839
Standard	4.37%	£999	£750,000	£0	004115845
Premier Customers Only	4.27%	£999	£750,000	£0	004115857
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009140



Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

Please note that all customers are entitled to a free standard valuation

Maximum 60% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.00%	£0	£5,000,000	£0	004115898
Standard	3.77%	£999	£5,000,000	£0	004115905
Premier Customers Only	3.74%	£999	£5,000,000	0	004115937
3 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004115911
Standard	3.89%	£999	£5,000,000	£0	004115918
5 Year Fixed					
Fee Saver	3.95%	£0	£5,000,000	£0	004115924
Standard	3.80%	£999	£5,000,000	£0	004115931
Premier Customers Only	3.77%	£999	£5,000,000	£0	004115943
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004115949
Standard	4.49%	£999	£5,000,000	£0	004115953
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009181
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009266

Maximum 70% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004115899
Standard	3.95%	£999	£5,000,000	£0	004115906
Premier Customers Only	3.90%	£999	£5,000,000	£0	004115938
3 Year Fixed					
Fee Saver	4.36%	£0	£5,000,000	£0	004115912
Standard	4.05%	£999	£5,000,000	£0	004115919
5 Year Fixed					
Fee Saver	4.07%	£0	£5,000,000	£0	004115925
Standard	3.91%	£999	£5,000,000	£0	004115932
Premier Customers Only	3.88%	£999	£5,000,000	£0	004115944
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004115950
Standard	4.54%	£999	£5,000,000	£0	004115954
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009182
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009267



Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

Please note that all customers are entitled to a free standard valuation.

Maximum 75% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£3,000,000	£0	004115900
Standard	3.95%	£999	£3,000,000	£0	004115907
Premier Customers Only	3.90%	£999	£3,000,000	£0	004115939
3 Year Fixed					
Fee Saver	4.36%	£0	£3,000,000	£0	004115913
Standard	4.05%	£999	£3,000,000	£0	004115920
5 Year Fixed					
Fee Saver	4.07%	£0	£3,000,000	£0	004115926
Standard	3.91%	£999	£3,000,000	£0	004115933
Premier Customers Only	3.88%	£999	£3,000,000	£0	004115945
10 Year Fixed					
Fee Saver	4.69%	£0	£3,000,000	£0	004115951
Standard	4.54%	£999	£3,000,000	£0	004115955
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£3,000,000	£0	001009183
Fee Saver	0.84% + BoE Base Rate	£0	£3,000,000	£0	001009268

Maximum 80% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004115901
Standard	4.09%	£999	£2,000,000	£0	004115908
Premier Customers Only	3.99%	£999	£3,000,000	£0	004115940
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004115914
Standard	4.33%	£999	£2,000,000	£0	004115921
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£0	004115927
Standard	4.17%	£999	£2,000,000	£0	004115934
Premier Customers Only	4.07%	£999	£2,000,000	£0	004115946
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004115952
Standard	4.79%	£999	£2,000,000	£0	004115956
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009141
Fee Saver	1.04% + BoE Base Rate	£0	£2,000,000	£0	001009269



Rates Effective From	26.08.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28

Please note that all customers are entitled to a free standard valuation.

Maximum 85% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004115902
Standard	4.13%	£999	£2,000,000	£0	004115909
Premier Customers Only	4.03%	£999	£2,000,000	£0	004115941
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004115915
Standard	4.33%	£999	£2,000,000	£0	004115922
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£0	004115928
Standard	4.17%	£999	£2,000,000	£0	004115935
Premier Customers Only	4.07%	£999	£2,000,000	£0	004115947
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008940
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001009270

Maximum 90% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.69%	£0	£750,000	£0	004115903
Standard	4.40%	£999	£750,000	£0	004115910
Premier Customers Only	4.30%	£999	£750,000	£0	004115942
3 Year Fixed					
Fee Saver	4.92%	£0	£750,000	£0	004115916
Standard	4.73%	£999	£750,000	£0	004115923
5 Year Fixed					
Fee Saver	4.49%	£0	£750,000	£0	004115929
Standard	4.37%	£999	£750,000	£0	004115936
Premier Customers Only	4.27%	£999	£750,000	£0	004115948
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009142
Fee Saver	1.09% + BoE Base Rate	£0	£750,000	£0	001009271

Maximum 95% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.99%	£0	£570,000	£0	004115904
3 Year Fixed					
Fee Saver	5.29%	£0	£570,000	£0	004115917
5 Year Fixed					
Fee Saver	4.79%	£0	£570,000	£0	004115930
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.24% + BoE Base Rate	£0	£570,000	£0	001009144



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27	10 Year Fixed Rate end date	30.11.35
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation

Maximum 60% LTV - International Existing Customer Borrowing More and Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.47%	£0	£2,000,000	£0	004115989
Standard	4.20%	£999	£2,000,000	£0	004116547
Premier Customers Only	4.17%	£999	£2,000,000	£0	004116556
3 Year Fixed					
Fee Saver	4.63%	£0	£2,000,000	£0	004115995
Standard	4.29%	£999	£2,000,000	£0	004115998
5 Year Fixed					
Fee Saver	4.42%	£0	£2,000,000	£0	004116550
Standard	4.30%	£999	£2,000,000	£0	004116553
Premier Customers Only	4.27%	£999	£2,000,000	£0	004116559
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116014
Standard	4.89%	£999	£2,000,000	£0	004116017
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	001009339

Maximum 70% LTV - International Existing Customer Borrowing More and Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.75%	£0	£2,000,000	£0	004116545
Standard	4.38%	£999	£2,000,000	£0	004116548
Premier Customers Only	4.33%	£999	£2,000,000	£0	004116557
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004115996
Standard	4.45%	£999	£2,000,000	£0	004115999
5 Year Fixed					
Fee Saver	4.53%	£0	£2,000,000	£0	004116551
Standard	4.41%	£999	£2,000,000	£0	004116554
Premier Customers Only	4.36%	£999	£2,000,000	£0	004116560
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116015
Standard	4.94%	£999	£2,000,000	£0	004116018
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.74%	3 Year Fixed Rate end date	30.11.28
2 Year Fixed Rate end date	30.11.27	10 Year Fixed Rate end date	30.11.35
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation

A Completion fee of £17 is subject to application type

Maximum 75% LTV - International Existing Customer Borrowing More and Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.75%	£0	£2,000,000	£0	004116546
Standard	4.38%	£999	£2,000,000	£0	004116549
Premier Customers Only	4.33%	£999	£2,000,000	£0	004116558
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004115997
Standard	4.45%	£999	£2,000,000	£0	004116000
5 Year Fixed					
Fee Saver	4.53%	£0	£2,000,000	£0	004116552
Standard	4.41%	£999	£2,000,000	£0	004116555
Premier Customers Only	4.36%	£999	£2,000,000	£0	004116561
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116016
Standard	4.94%	£999	£2,000,000	£0	004116019
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186

Rates Effective From	26.08.25	Bank of England Base Rate	4.00%
Current BTL SVR	7.60%		
2 Year Fixed Rate end date	30.11.27		
5 Year Fixed Rate end date	30.11.30		

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£2,000,000	£0	004115866
Fee Saver Premier Customers Only	4.18%	£0		£0	004115882
Standard	3.89%	£1,999		£0	004115870
Standard Premier Customers Only	3.84%	£1,999		£0	004115886
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£0	004116541
Fee Saver Premier Customers Only	4.14%	£0		£0	004116542
Standard	3.96%	£1,999		£0	004115878
Standard Premier Customers Only	3.91%	£1,999		£0	004115894
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008578
Standard	0.27% + BoE Base Rate	£1,999		£0	001009264

Maximum 65% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004115867
Fee Saver Premier Customers Only	4.34%	£0		£0	004115883
Standard	4.04%	£1,999		£0	004115871
Standard Premier Customers Only	3.99%	£1,999		£0	004115887
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004115875
Fee Saver Premier Customers Only	4.29%	£0		£0	004115891
Standard	4.07%	£1,999		£0	004115879
Standard Premier Customers Only	4.02%	£1,999		£0	004115895
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008579
Standard	0.42% + BoE Base Rate	£1,999		£0	001009265

Maximum 75% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004115868
Fee Saver Premier Customers Only	4.34%	£0		£0	004115884
Standard	4.04%	£1,999		£0	004115872
Standard Premier Customers Only	3.99%	£1,999		£0	004115888
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004115876
Fee Saver Premier Customers Only	4.29%	£0		£0	004115892
Standard	4.07%	£1,999		£0	004115880
Standard Premier Customers Only	4.02%	£1,999		£0	004115896
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008580
Standard	0.64% + BoE Base Rate	£1,999		£0	001008727

Maximum 80% LTV - Existing Mortgage Customer Borrowing More BTL Range (A, B and C Rated Properties Only)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.34%	£0	£400,000	£0	004115869
Fee Saver Premier Customers Only	5.29%	£0		£0	004115885
Standard	4.99%	£1,999		£0	004115873
Standard Premier Customers Only	4.94%	£1,999		£0	004115889
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004115877
Fee Saver Premier Customers Only	5.14%	£0		£0	004115893
Standard	4.94%	£1,999		£0	004115881
Standard Premier Customers Only	4.89%	£1,999		£0	004115897

Rates Effective From	26.08.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

Please note that all customers are entitled to a free standard valuation

Maximum 60% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£2,000,000	£0	004115957
Fee Saver Premier Customers Only	4.18%	£0		£0	004115973
Standard	3.89%	£1,999		£0	004115961
Standard Premier Customers Only	3.84%	£1,999		£0	004115977
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£0	004116543
Fee Saver Premier Customers Only	4.14%	£0		£0	004116544
Standard	3.96%	£1,999		£0	004115969
Standard Premier Customers Only	3.91%	£1,999		£0	004115985
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008584
Standard	0.27% + BoE Base Rate	£1,999		£0	001009272

Maximum 65% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004115958
Fee Saver Premier Customers Only	4.34%	£0		£0	004115974
Standard	4.04%	£1,999		£0	004115962
Standard Premier Customers Only	3.99%	£1,999		£0	004115978
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004115966
Fee Saver Premier Customers Only	4.29%	£0		£0	004115982
Standard	4.07%	£1,999		£0	004115970
Standard Premier Customers Only	4.02%	£1,999		£0	004115986
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008585
Standard	0.42% + BoE Base Rate	£1,999		£0	001009273

Maximum 75% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004115959
Fee Saver Premier Customers Only	4.34%	£0		£0	004115975
Standard	4.04%	£1,999		£0	004115963
Standard Premier Customers Only	3.99%	£1,999		£0	004115979
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004115967
Fee Saver Premier Customers Only	4.29%	£0		£0	004115983
Standard	4.07%	£1,999		£0	004115971
Standard Premier Customers Only	4.02%	£1,999		£0	004115987
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008586
Standard	0.64% + BoE Base Rate	£1,999		£0	001008742

Maximum 80% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.34%	£0	£400,000	£0	004115960
Fee Saver Premier Customers Only	5.29%	£0		£0	004115976
Standard	4.99%	£1,999		£0	004115964
Standard Premier Customers Only	4.94%	£1,999		£0	004115980
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004115968
Fee Saver Premier Customers Only	5.14%	£0		£0	004115984
Standard	4.94%	£1,999		£0	004115972
Standard Premier Customers Only	4.89%	£1,999		£0	004115988



Rates Effective From	26.08.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

Please note that all customers are entitled to a free standard valuation
A Completion fee of £17 is subject to application type

Maximum 60% LTV - Existing Customer Borrowing More and Switching International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.78%	£0	£2,000,000	£0	004116562
Standard	4.38%	£1,999		£0	004116023
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£0	004116026
Standard	4.41%	£1,999		£0	004116030
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	001008949
Standard	0.88% + BoE Base Rate	£1,999		£0	001009274

Maximum 65% LTV - Existing Customer Borrowing More and Switching International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.91%	£0	£1,000,000	£0	004116021
Standard	4.47%	£1,999		£0	004116024
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004116027
Standard	4.52%	£1,999		£0	004116031
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	001008950
Standard	0.94% + BoE Base Rate	£1,999		£0	001008953

Maximum 75% LTV - Existing Customer Borrowing More and Switching International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.91%	£0	£1,000,000	£0	004116022
Standard	4.47%	£1,999		£0	004116025
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004116029
Standard	4.52%	£1,999		£0	004116032
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954