

HSBC UK Mortgage Rate Sheet

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate End Date	31.10.24
5 Year Fixed Rate End Date	31.10.27

Bank of England Base Rate	1.25%
3 Year Fixed Rate End Date	31.10.25

New Business Mortgage Rate Sheet
First Time Buyer Rate Sheet Home Mover Rate Sheet Remortgage Rate Sheet International New Business Residential Rate Sheet Purchase BTL Rate Sheet Remortgage BTL Rate Sheet
Existing Mortgage Customer Rate Sheet
Existing Mortgage Customer Borrowing More Rate Sheet Existing Mortgage Customer Switching Rate Sheet International Existing Customer Switching Residential Rate Sheet Existing BTL Mortgage Customer Borrowing More Rate Sheet Existing BTL Mortgage Customer Switching Rate Sheet

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.49%	£0	£5,000,000	£0	004069060
Standard	3.24%	£999	£5,000,000	£0	004069067
5 Year Fixed					
Fee Saver	3.49%	£0	£5,000,000	£0	004068416
Standard	3.24%	£999	£5,000,000	£0	004068423
Premier Customers Only	3.21%	£1,499	£5,000,000	£0	004068430
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£5,000,000	£0	001008173

Maximum 70% LTV - First Time Buyer Residential Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.54%	£0	£2,000,000	£0	004069061
Standard	3.29%	£999	£2,000,000	£0	004069068
5 Year Fixed					
Fee Saver	3.54%	£0	£2,000,000	£0	004068417
Standard	3.34%	£999	£2,000,000	£0	004069074
Premier Customers Only	3.31%	£1,499	£2,000,000	£0	004069078
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008174

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.54%	£0	£2,000,000	£0	004069062
Standard	3.29%	£999	£2,000,000	£0	004069069
5 Year Fixed					
Fee Saver	3.54%	£0	£2,000,000	£0	004068418
Standard	3.34%	£999	£2,000,000	£0	004069075
Premier Customers Only	3.31%	£1,499	£2,000,000	£0	004069079
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008175

Maximum 80% LTV - First Time Buyer Residential Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.59%	£0	£1,000,000	£0	004069063
Standard	3.29%	£999	£1,000,000	£0	004068398
5 Year Fixed					
Fee Saver	3.59%	£0	£1,000,000	£0	004068419
Standard	3.39%	£999	£1,000,000	£0	004069076
Premier Customers Only	3.36%	£1,499	£1,000,000	£0	004069080
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.29% + BoE Base Rate	£999	£1,000,000	£0	001008176

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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 - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.74%	£0	£750,000	£500	004069064
Standard	3.39%	£999	£750,000	£500	004069070
5 Year Fixed					
Fee Saver	3.64%	£0	£750,000	£500	004069072
Standard	3.44%	£999	£750,000	£500	004069077
Premier Customers Only	3.41%	£1,499	£750,000	£500	004069081
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.34% + BoE Base Rate	£999	£750,000	£0	001008177

Maximum 90% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.79%	£0	£550,000	£500	004069065
Standard	3.44%	£999	£550,000	£500	004069071
5 Year Fixed					
Fee Saver	3.74%	£0	£550,000	£500	004069073
Standard	3.54%	£999	£550,000	£500	004068428
Premier Customers Only	3.51%	£1,499	£550,000	£500	004068435
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.39% + BoE Base Rate	£999	£550,000	£0	001008178

Maximum 95% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.84%	£0	£500,000	£500	004069066
5 Year Fixed					
Fee Saver	3.94%	£0	£500,000	£500	004068422

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.49%	£0	£5,000,000	£0	004069082
Standard	3.24%	£999	£5,000,000	£0	004069089
5 Year Fixed					
Fee Saver	3.49%	£0	£5,000,000	£0	004068464
Standard	3.24%	£999	£5,000,000	£0	004068471
Premier Customers Only	3.21%	£1,499	£5,000,000	£0	004068478
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£5,000,000	£0	001008179

Maximum 70% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.54%	£0	£2,000,000	£0	004069083
Standard	3.29%	£999	£2,000,000	£0	004069090
5 Year Fixed					
Fee Saver	3.54%	£0	£2,000,000	£0	004068465
Standard	3.34%	£999	£2,000,000	£0	004069096
Premier Customers Only	3.31%	£1,499	£2,000,000	£0	004069100
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008180

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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 - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.54%	£0	£2,000,000	£0	004069084
Standard	3.29%	£999	£2,000,000	£0	004069091
5 Year Fixed					
Fee Saver	3.54%	£0	£2,000,000	£0	004068466
Standard	3.34%	£999	£2,000,000	£0	004069097
Premier Customers Only	3.31%	£1,499	£2,000,000	£0	004069101
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008181

Maximum 80% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.59%	£0	£1,000,000	£0	004069085
Standard	3.29%	£999	£1,000,000	£0	004068446
5 Year Fixed					
Fee Saver	3.59%	£0	£1,000,000	£0	004068467
Standard	3.39%	£999	£1,000,000	£0	004069098
Premier Customers Only	3.36%	£1,499	£1,000,000	£0	004069102
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.29% + BoE Base Rate	£999	£1,000,000	£0	001008182

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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 Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.74%	£0	£750,000	£500	004069086
Standard	3.39%	£999	£750,000	£500	004069092
5 Year Fixed					
Fee Saver	3.64%	£0	£750,000	£500	004069094
Standard	3.44%	£999	£750,000	£500	004069099
Premier Customers Only	3.41%	£1,499	£750,000	£500	004069103
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.34% + BoE Base Rate	£999	£750,000	£0	001008183

Maximum 90% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.79%	£0	£550,000	£500	004069087
Standard	3.44%	£999	£550,000	£500	004069093
5 Year Fixed					
Fee Saver	3.74%	£0	£550,000	£500	004069095
Standard	3.54%	£999	£550,000	£500	004068476
Premier Customers Only	3.51%	£1,499	£550,000	£500	004068483
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.39% + BoE Base Rate	£999	£550,000	£0	001008184

Maximum 95% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.84%	£0	£500,000	£500	004069088
5 Year Fixed					
Fee Saver	3.94%	£0	£500,000	£500	004068470

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.44%	£0	£5,000,000	£0	004069111
Standard	3.19%	£999	£5,000,000	£0	004069115
5 Year Fixed					
Fee Saver	3.44%	£0	£5,000,000	£0	004069119
Standard	3.19%	£999	£5,000,000	£0	004068969
Premier Customers Only	3.16%	£1,499	£5,000,000	£0	004068972
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£5,000,000	£0	001008185

Maximum 70% LTV - Remortgage Residential Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.49%	£0	£2,000,000	£0	004069112
Standard	3.24%	£999	£2,000,000	£0	004069116
5 Year Fixed					
Fee Saver	3.49%	£0	£2,000,000	£0	004068967
Standard	3.29%	£999	£2,000,000	£0	004068970
Premier Customers Only	3.26%	£1,499	£2,000,000	£0	004068973
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008186

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.49%	£0	£2,000,000	£0	004069113
Standard	3.24%	£999	£2,000,000	£0	004069117
5 Year Fixed					
Fee Saver	3.49%	£0	£2,000,000	£0	004068968
Standard	3.29%	£999	£2,000,000	£0	004068971
Premier Customers Only	3.26%	£1,499	£2,000,000	£0	004068974
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008187

Maximum 80% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.54%	£0	£1,000,000	£0	004069114
Standard	3.29%	£999	£1,000,000	£0	004069118
5 Year Fixed					
Fee Saver	3.64%	£0	£1,000,000	£0	004068523
Standard	3.39%	£999	£1,000,000	£0	004068529
Premier Customers Only	3.36%	£1,499	£1,000,000	£0	004068535
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.34% + BoE Base Rate	£999	£1,000,000	£0	001007983

Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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 Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.59%	£0	£750,000	£0	004068500
Standard	3.29%	£999	£750,000	£0	004068506
5 Year Fixed					
Fee Saver	3.69%	£0	£750,000	£0	004068524
Standard	3.44%	£999	£750,000	£0	004068530
Premier Customers Only	3.41%	£1,499	£750,000	£0	004068536
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.34% + BoE Base Rate	£999	£750,000	£0	001007984

Maximum 90% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.69%	£0	£550,000	£0	004068501
Standard	3.34%	£999	£550,000	£0	004068507
5 Year Fixed					
Fee Saver	3.84%	£0	£550,000	£0	004068525
Standard	3.59%	£999	£550,000	£0	004068531
Premier Customers Only	3.56%	£1,499	£550,000	£0	004068537
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.64% + BoE Base Rate	£999	£550,000	£0	001008188



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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 New Business Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.89%	£0	£5,000,000	£0	004069123
Standard	3.64%	£999	£5,000,000	£0	004069126
5 Year Fixed					
Fee Saver	3.89%	£0	£5,000,000	£0	004068676
Standard	3.64%	£999	£5,000,000	£0	004068679
Premier Customers Only	3.61%	£1,499	£5,000,000	£0	004068682
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.19% + BoE Base Rate	£999	£5,000,000	£0	001008231

Maximum 70% LTV - International New Business Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.94%	£0	£2,000,000	£0	004069124
Standard	3.69%	£999	£2,000,000	£0	004069127
5 Year Fixed					
Fee Saver	3.94%	£0	£2,000,000	£0	004069000
Standard	3.74%	£999	£2,000,000	£0	004069129
Premier Customers Only	3.71%	£1,499	£2,000,000	£0	004069131
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.39% + BoE Base Rate	£999	£2,000,000	£0	001008232



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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 New Business Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.94%	£0	£2,000,000	£0	004069125
Standard	3.69%	£999	£2,000,000	£0	004069128
5 Year Fixed					
Fee Saver	3.94%	£0	£2,000,000	£0	004069001
Standard	3.74%	£999	£2,000,000	£0	004069130
Premier Customers Only	3.71%	£1,499	£2,000,000	£0	004069132
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.39% + BoE Base Rate	£999	£2,000,000	£0	001008233

Rates Effective From	01.08.22
Current BTLSVR	5.10%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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	3.49%	£0	£2,000,000	£500	004069104
Standard	2.99%	£1,999		£500	004069428
5 Year Fixed					
Fee Saver	3.49%	£0	£2,000,000	£500	004069245
Standard	3.04%	£1,999		£500	004069108
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£2,000,000	£0	001007687

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					
Standard	3.09%	£1,999	£1,000,000	£500	004069429
5 Year Fixed					
Fee Saver	3.59%	£0	£1,000,000	£500	004069246
Standard	3.19%	£1,999		£500	004069109
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£1,000,000	£0	001008166

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					
Standard	3.09%	£1,999	£1,000,000	£500	004069430
5 Year Fixed					
Fee Saver	3.59%	£0	£1,000,000	£500	004069247
Standard	3.19%	£1,999		£500	004069110
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.99% + BoE Base Rate	£1,999	£1,000,000	£0	001008254

Rates Effective From

01.08.22

Current BTL SVR

5.10%

2 Year Fixed Rate end date

31.10.24

5 Year Fixed Rate end date

31.10.27

Bank of England Base Rate

1.25%

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)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004068538
Standard	2.94%	£1,999		£0	004069431
5 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069120
Standard	2.99%	£1,999		£0	004068978
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£2,000,000	£0	001007699

Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.49%	£0	£1,000,000	£0	004068539
Standard	3.04%	£1,999		£0	004069432
5 Year Fixed					
Fee Saver	3.49%	£0	£1,000,000	£0	004069121
Standard	3.19%	£1,999		£0	004069434
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£1,000,000	£0	001008167

Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.49%	£0	£1,000,000	£0	004068540
Standard	3.04%	£1,999		£0	004069433
5 Year Fixed					
Fee Saver	3.49%	£0	£1,000,000	£0	004069122
Standard	3.19%	£1,999		£0	004069435
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.99% + BoE Base Rate	£1,999	£1,000,000	£0	001008255



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate	1.25%
3 Year Fixed Rate end date	31.10.25

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.29%	£0	£5,000,000	£0	004069257
Standard	3.09%	£999	£5,000,000	£0	004069263
3 Year Fixed					
Fee Saver	3.29%	£0	£5,000,000	£0	004069269
Standard	3.09%	£999	£5,000,000	£0	004069275
5 Year Fixed					
Fee Saver	3.29%	£0	£5,000,000	£0	004069281
Standard	3.09%	£999	£5,000,000	£0	004069287
Premier Customers Only	3.06%	£1,499	£5,000,000	£0	004069436
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£5,000,000	£0	001008189

Maximum 70% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069258
Standard	3.19%	£999	£2,000,000	£0	004069264
3 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069270
Standard	3.24%	£999	£2,000,000	£0	004069276
5 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069282
Standard	3.24%	£999	£2,000,000	£0	004069288
Premier Customers Only	3.21%	£1,499	£2,000,000	£0	004069437
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008190



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate
3 Year Fixed Rate end date

1.25%
31.10.25

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

Maximum 75% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069259
Standard	3.19%	£999	£2,000,000	£0	004069265
3 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069271
Standard	3.24%	£999	£2,000,000	£0	004069277
5 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069283
Standard	3.24%	£999	£2,000,000	£0	004069289
Premier Customers Only	3.21%	£1,499	£2,000,000	£0	004069438
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008191

Maximum 80% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.54%	£0	£1,000,000	£0	004069260
Standard	3.24%	£999	£1,000,000	£0	004069266
3 Year Fixed					
Fee Saver	3.54%	£0	£1,000,000	£0	004069272
Standard	3.29%	£999	£1,000,000	£0	004069278
5 Year Fixed					
Fee Saver	3.54%	£0	£1,000,000	£0	004069284
Standard	3.29%	£999	£1,000,000	£0	004069290
Premier Customers Only	3.26%	£1,499	£1,000,000	£0	004069439
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.29% + BoE Base Rate	£999	£1,000,000	£0	001008192



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate
3 Year Fixed Rate end date

1.25%
31.10.25

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

Maximum 85% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.54%	£0	£750,000	£0	004069261
Standard	3.24%	£999	£750,000	£0	004069267
3 Year Fixed					
Fee Saver	3.59%	£0	£750,000	£0	004069273
Standard	3.34%	£999	£750,000	£0	004069279
5 Year Fixed					
Fee Saver	3.59%	£0	£750,000	£0	004069285
Standard	3.34%	£999	£750,000	£0	004069291
Premier Customers Only	3.31%	£1,499	£750,000	£0	004069440
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.34% + BoE Base Rate	£999	£750,000	£0	001008193

Maximum 90% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.59%	£0	£550,000	£0	004069262
Standard	3.29%	£999	£550,000	£0	004069268
3 Year Fixed					
Fee Saver	3.69%	£0	£550,000	£0	004069274
Standard	3.44%	£999	£550,000	£0	004069280
5 Year Fixed					
Fee Saver	3.69%	£0	£550,000	£0	004069286
Standard	3.44%	£999	£550,000	£0	004069292
Premier Customers Only	3.41%	£1,499	£550,000	£0	004069441
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.39% + BoE Base Rate	£999	£550,000	£0	001008194



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate
3 Year Fixed Rate end date

1.25%
31.10.25

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 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	3.29%	£0	£5,000,000	£0	004069302
Standard	3.09%	£999	£5,000,000	£0	004069309
3 Year Fixed					
Fee Saver	3.29%	£0	£5,000,000	£0	004069315
Standard	3.09%	£999	£5,000,000	£0	004069322
5 Year Fixed					
Fee Saver	3.29%	£0	£5,000,000	£0	004069328
Standard	3.09%	£999	£5,000,000	£0	004069335
Premier Customers Only	3.06%	£1,499	£5,000,000	£0	004069442
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£5,000,000	£0	001008189

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	3.44%	£0	£2,000,000	£0	004069303
Standard	3.19%	£999	£2,000,000	£0	004069310
3 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069316
Standard	3.24%	£999	£2,000,000	£0	004069323
5 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069329
Standard	3.24%	£999	£2,000,000	£0	004069336
Premier Customers Only	3.21%	£1,499	£2,000,000	£0	004069443
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008190



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate
3 Year Fixed Rate end date

1.25%
31.10.25

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	3.44%	£0	£2,000,000	£0	004069304
Standard	3.19%	£999	£2,000,000	£0	004069311
3 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069317
Standard	3.24%	£999	£2,000,000	£0	004069324
5 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069330
Standard	3.24%	£999	£2,000,000	£0	004069337
Premier Customers Only	3.21%	£1,499	£2,000,000	£0	004069444
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008191

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	3.54%	£0	£1,000,000	£0	004069305
Standard	3.24%	£999	£1,000,000	£0	004069312
3 Year Fixed					
Fee Saver	3.54%	£0	£1,000,000	£0	004069318
Standard	3.29%	£999	£1,000,000	£0	004069325
5 Year Fixed					
Fee Saver	3.54%	£0	£1,000,000	£0	004069331
Standard	3.29%	£999	£1,000,000	£0	004069338
Premier Customers Only	3.26%	£1,499	£1,000,000	£0	004069445
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.29% + BoE Base Rate	£999	£1,000,000	£0	001008192



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate	1.25%
3 Year Fixed Rate end date	31.10.25

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	3.54%	£0	£750,000	£0	004069306
Standard	3.24%	£999	£750,000	£0	004069313
3 Year Fixed					
Fee Saver	3.59%	£0	£750,000	£0	004069319
Standard	3.34%	£999	£750,000	£0	004069326
5 Year Fixed					
Fee Saver	3.59%	£0	£750,000	£0	004069332
Standard	3.34%	£999	£750,000	£0	004069339
Premier Customers Only	3.31%	£1,499	£750,000	£0	004069446
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.34% + BoE Base Rate	£999	£750,000	£0	001008193

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	3.59%	£0	£550,000	£0	004069307
Standard	3.29%	£999	£550,000	£0	004069314
3 Year Fixed					
Fee Saver	3.69%	£0	£550,000	£0	004069320
Standard	3.44%	£999	£550,000	£0	004069327
5 Year Fixed					
Fee Saver	3.69%	£0	£550,000	£0	004069333
Standard	3.44%	£999	£550,000	£0	004069340
Premier Customers Only	3.41%	£1,499	£550,000	£0	004069447
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.39% + BoE Base Rate	£999	£550,000	£0	001008194

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	3.84%	£0	£500,000	£0	004069308
3 Year Fixed					
Fee Saver	3.94%	£0	£500,000	£0	004069321
5 Year Fixed					
Fee Saver	3.94%	£0	£500,000	£0	004069334



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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 Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	3.89%	£0	£5,000,000	£0	004069123
Standard	3.64%	£999	£5,000,000	£0	004069126
5 Year Fixed					
Fee Saver	3.89%	£0	£5,000,000	£0	004068676
Standard	3.64%	£999	£5,000,000	£0	004068679
Premier Customers Only	3.61%	£1,499	£5,000,000	£0	004068682
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.19% + BoE Base Rate	£999	£5,000,000	£0	001008231

Maximum 70% LTV - International Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)		Contract ID
2 Year Fixed					
Fee Saver	3.94%	£0	£2,000,000	£0	004069124
Standard	3.69%	£999	£2,000,000	£0	004069127
5 Year Fixed					
Fee Saver	3.94%	£0	£2,000,000	£0	004069000
Standard	3.74%	£999	£2,000,000	£0	004069129
Premier Customers Only	3.71%	£1,499	£2,000,000	£0	004069131
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.39% + BoE Base Rate	£999	£2,000,000	£0	001008232



Rates Effective From	01.08.22
Current Residential SVR	4.54%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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 Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)		Contract ID
2 Year Fixed					
Fee Saver	3.94%	£0	£2,000,000	£0	004069125
Standard	3.69%	£999	£2,000,000	£0	004069128
5 Year Fixed					
Fee Saver	3.94%	£0	£2,000,000	£0	004069001
Standard	3.74%	£999	£2,000,000	£0	004069130
Premier Customers Only	3.71%	£1,499	£2,000,000	£0	004069132
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.39% + BoE Base Rate	£999	£2,000,000	£0	001008233

Rates Effective From	01.08.22
Current BTL SVR	5.10%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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	3.29%	£0	£2,000,000	£0	004069293
Standard	2.94%	£1,999		£0	004069296
5 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069299
Standard	2.94%	£1,999		£0	004068986
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£2,000,000	£0	001007651

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	3.44%	£0	£1,000,000	£0	004069294
Standard	3.04%	£1,999		£0	004069297
5 Year Fixed					
Fee Saver	3.49%	£0	£1,000,000	£0	004068984
Standard	3.19%	£1,999		£0	004069300
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£1,000,000	£0	001008168

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	3.44%	£0	£1,000,000	£0	004069295
Standard	3.04%	£1,999		£0	004069298
5 Year Fixed					
Fee Saver	3.49%	£0	£1,000,000	£0	004068985
Standard	3.19%	£1,999		£0	004069301
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.99% + BoE Base Rate	£1,999	£1,000,000	£0	001008256

Rates Effective From	01.08.22
Current BTLSVR	5.10%
2 Year Fixed Rate end date	31.10.24
5 Year Fixed Rate end date	31.10.27

Bank of England Base Rate

1.25%

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	3.29%	£0	£2,000,000	£0	004069341
Standard	2.94%	£1,999		£0	004069344
5 Year Fixed					
Fee Saver	3.44%	£0	£2,000,000	£0	004069347
Standard	2.94%	£1,999		£0	004068986
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£2,000,000	£0	001007651

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	3.44%	£0	£1,000,000	£0	004069342
Standard	3.04%	£1,999		£0	004069345
5 Year Fixed					
Fee Saver	3.49%	£0	£1,000,000	£0	004068984
Standard	3.19%	£1,999		£0	004069348
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£1,000,000	£0	001008168

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	3.44%	£0	£1,000,000	£0	004069343
Standard	3.04%	£1,999		£0	004069346
5 Year Fixed					
Fee Saver	3.49%	£0	£1,000,000	£0	004068985
Standard	3.19%	£1,999		£0	004069349
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.99% + BoE Base Rate	£1,999	£1,000,000	£0	001008256