

# HSBC UK Mortgage Rate Sheet

Rates Effective From  
Current Residential SVR  
2 Year Fixed Rate End Date  
5 Year Fixed Rate End Date

<b>25.10.22</b>
<b>5.04%</b>
<b>31.03.25</b>
<b>31.03.28</b>

Bank of England Base Rate  
3 Year Fixed Rate End Date

<b>2.25%</b>
<b>31.03.26</b>

New Business Mortgage Rate Sheet
<a href="#">First Time Buyer Rate Sheet</a> <a href="#">Home Mover Rate Sheet</a> <a href="#">Remortgage Rate Sheet</a> <a href="#">International New Business Residential Rate Sheet</a> <a href="#">Purchase BTL Rate Sheet</a> <a href="#">Remortgage BTL Rate Sheet</a>
Existing Mortgage Customer Rate Sheet
<a href="#">Existing Mortgage Customer Borrowing More Rate Sheet</a> <a href="#">Existing Mortgage Customer Switching Rate Sheet</a> <a href="#">International Existing Customer Switching Residential Rate Sheet</a> <a href="#">Existing BTL Mortgage Customer Borrowing More Rate Sheet</a> <a href="#">Existing BTL Mortgage Customer Switching Rate Sheet</a>

Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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
<b>2 Year Fixed</b>					
Fee Saver	5.99%	£0	£5,000,000	£0	004071976
Standard	5.79%	£999	£5,000,000	£0	004071983
<b>5 Year Fixed</b>					
Fee Saver	5.69%	£0	£5,000,000	£0	004072618
Standard	5.48%	£999	£5,000,000	£0	004072624
Premier Customers Only	5.45%	£1,499	£5,000,000	£0	004072630
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008398

### 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
<b>2 Year Fixed</b>					
Fee Saver	6.04%	£0	£2,000,000	£0	004071977
Standard	5.84%	£999	£2,000,000	£0	004071984
<b>5 Year Fixed</b>					
Fee Saver	5.69%	£0	£2,000,000	£0	004072619
Standard	5.48%	£999	£2,000,000	£0	004072625
Premier Customers Only	5.45%	£1,499	£2,000,000	£0	004072631
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008399

Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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
<b>2 Year Fixed</b>					
Fee Saver	6.04%	£0	£2,000,000	£0	004071978
Standard	5.84%	£999	£2,000,000	£0	004071985
<b>5 Year Fixed</b>					
Fee Saver	5.69%	£0	£2,000,000	£0	004072620
Standard	5.48%	£999	£2,000,000	£0	004072626
Premier Customers Only	5.45%	£1,499	£2,000,000	£0	004072632
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008400

### 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
<b>2 Year Fixed</b>					
Fee Saver	6.14%	£0	£1,000,000	£0	004071979
Standard	5.94%	£999	£1,000,000	£0	004071986
<b>5 Year Fixed</b>					
Fee Saver	5.74%	£0	£1,000,000	£0	004072621
Standard	5.63%	£999	£1,000,000	£0	004072627
Premier Customers Only	5.60%	£1,499	£1,000,000	£0	004072633
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008401

Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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### 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
<b>2 Year Fixed</b>					
Fee Saver	6.19%	£0	£750,000	£0	004071980
Standard	5.99%	£999	£750,000	£0	004071987
<b>5 Year Fixed</b>					
Fee Saver	5.79%	£0	£750,000	£500	004072622
Standard	5.63%	£999	£750,000	£0	004072628
Premier Customers Only	5.60%	£1,499	£750,000	£0	004072634
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.2% + BoE Base Rate	£999	£750,000	£250	001008402

### 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
<b>2 Year Fixed</b>					
Fee Saver	6.24%	£0	£550,000	£0	004071981
Standard	6.04%	£999	£550,000	£0	004071988
<b>5 Year Fixed</b>					
Fee Saver	5.84%	£0	£550,000	£500	004072623
Standard	5.69%	£999	£550,000	£0	004072629
Premier Customers Only	5.66%	£1,499	£550,000	£0	004072635
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.28% + BoE Base Rate	£999	£550,000	£250	001008403

### 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
<b>2 Year Fixed</b>					
Fee Saver	6.64%	£0	£500,000	£0	004071982
<b>5 Year Fixed</b>					
Fee Saver	5.99%	£0	£500,000	£500	004071995

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Bank of England Base Rate

2.25%

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### Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.99%	£0	£5,000,000	£0	004072008
Standard	5.79%	£999	£5,000,000	£0	004072015
<b>5 Year Fixed</b>					
Fee Saver	5.69%	£0	£5,000,000	£0	004072636
Standard	5.48%	£999	£5,000,000	£0	004072642
Premier Customers Only	5.45%	£1,499	£5,000,000	£0	004072648
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008404

### Maximum 70% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.04%	£0	£2,000,000	£0	004072009
Standard	5.84%	£999	£2,000,000	£0	004072016
<b>5 Year Fixed</b>					
Fee Saver	5.69%	£0	£2,000,000	£0	004072637
Standard	5.48%	£999	£2,000,000	£0	004072643
Premier Customers Only	5.45%	£1,499	£2,000,000	£0	004072649
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008405

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Bank of England Base Rate

2.25%

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### Maximum 75% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.04%	£0	£2,000,000	£0	004072010
Standard	5.84%	£999	£2,000,000	£0	004072017
<b>5 Year Fixed</b>					
Fee Saver	5.69%	£0	£2,000,000	£0	004072638
Standard	5.48%	£999	£2,000,000	£0	004072644
Premier Customers Only	5.45%	£1,499	£2,000,000	£0	004072650
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008406

### Maximum 80% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.14%	£0	£1,000,000	£0	004072011
Standard	5.94%	£999	£1,000,000	£0	004072018
<b>5 Year Fixed</b>					
Fee Saver	5.74%	£0	£1,000,000	£0	004072639
Standard	5.63%	£999	£1,000,000	£0	004072645
Premier Customers Only	5.60%	£1,499	£1,000,000	£0	004072651
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008407

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Bank of England Base Rate

2.25%

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### Maximum 85% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.19%	£0	£750,000	£0	004072012
Standard	5.99%	£999	£750,000	£0	004072019
<b>5 Year Fixed</b>					
Fee Saver	5.79%	£0	£750,000	£500	004072640
Standard	5.63%	£999	£750,000	£0	004072646
Premier Customers Only	5.60%	£1,499	£750,000	£0	004072652
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.2% + BoE Base Rate	£999	£750,000	£250	001008408

### Maximum 90% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.24%	£0	£550,000	£0	004072013
Standard	6.04%	£999	£550,000	£0	004072020
<b>5 Year Fixed</b>					
Fee Saver	5.84%	£0	£550,000	£500	004072641
Standard	5.69%	£999	£550,000	£0	004072647
Premier Customers Only	5.66%	£1,499	£550,000	£0	004072653
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.28% + BoE Base Rate	£999	£550,000	£250	001008409

### Maximum 95% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.64%	£0	£500,000	£0	004072014
<b>5 Year Fixed</b>					
Fee Saver	5.99%	£0	£500,000	£500	004072027

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5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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

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### Maximum 60% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.89%	£0	£5,000,000	£0	004072046
Standard	5.64%	£999	£5,000,000	£0	004072052
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£5,000,000	£0	004072891
Standard	5.37%	£999	£5,000,000	£0	004072894
Premier Customers Only	5.34%	£1,499	£5,000,000	£0	004072897
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008410

### Maximum 70% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.94%	£0	£2,000,000	£0	004072047
Standard	5.69%	£999	£2,000,000	£0	004072053
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£2,000,000	£0	004072892
Standard	5.38%	£999	£2,000,000	£0	004072895
Premier Customers Only	5.35%	£1,499	£2,000,000	£0	004072898
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008411



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5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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
<b>2 Year Fixed</b>					
Fee Saver	5.94%	£0	£2,000,000	£0	004072048
Standard	5.69%	£999	£2,000,000	£0	004072054
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£2,000,000	£0	004072893
Standard	5.38%	£999	£2,000,000	£0	004072896
Premier Customers Only	5.35%	£1,499	£2,000,000	£0	004072899
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008412

### Maximum 80% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.99%	£0	£1,000,000	£0	004072049
Standard	5.74%	£999	£1,000,000	£0	004072055
<b>5 Year Fixed</b>					
Fee Saver	5.75%	£0	£1,000,000	£0	004072660
Standard	5.54%	£999	£1,000,000	£0	004072666
Premier Customers Only	5.51%	£1,499	£1,000,000	£0	004072672
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008413



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Bank of England Base Rate

2.25%

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<b>Maximum 85% LTV - Remortgage Residential Range</b>					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.09%	£0	£750,000	£0	004072050
Standard	5.79%	£999	£750,000	£0	004072056
<b>5 Year Fixed</b>					
Fee Saver	5.75%	£0	£750,000	£0	004072661
Standard	5.54%	£999	£750,000	£0	004072667
Premier Customers Only	5.51%	£1,499	£750,000	£0	004072673
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.2% + BoE Base Rate	£999	£750,000	£0	001008414

<b>Maximum 90% LTV - Remortgage Residential Range</b>					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.24%	£0	£550,000	£0	004072051
Standard	5.94%	£999	£550,000	£0	004072057
<b>5 Year Fixed</b>					
Fee Saver	5.89%	£0	£550,000	£0	004072662
Standard	5.69%	£999	£550,000	£0	004072668
Premier Customers Only	5.66%	£1,499	£550,000	£0	004072674
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.48% + BoE Base Rate	£999	£550,000	£0	001008415



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5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
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Please note that all customers are entitled to a free standard valuation  
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## 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
<b>2 Year Fixed</b>					
Fee Saver	6.39%	£0	£5,000,000	£0	004072181
Standard	6.19%	£999	£5,000,000	£0	004072184
<b>5 Year Fixed</b>					
Fee Saver	6.09%	£0	£5,000,000	£0	004072768
Standard	5.88%	£999	£5,000,000	£0	004072771
Premier Customers Only	5.85%	£1,499	£5,000,000	£0	004072774
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.09% + BoE Base Rate	£999	£5,000,000	£0	001008428

## 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
<b>2 Year Fixed</b>					
Fee Saver	6.44%	£0	£2,000,000	£0	004072182
Standard	6.24%	£999	£2,000,000	£0	004072185
<b>5 Year Fixed</b>					
Fee Saver	6.09%	£0	£2,000,000	£0	004072769
Standard	5.88%	£999	£2,000,000	£0	004072772
Premier Customers Only	5.85%	£1,499	£2,000,000	£0	004072775
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008429



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## 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
<b>2 Year Fixed</b>					
Fee Saver	6.44%	£0	£2,000,000	£0	004072183
Standard	6.24%	£999	£2,000,000	£0	004072186
<b>5 Year Fixed</b>					
Fee Saver	6.09%	£0	£2,000,000	£0	004072770
Standard	5.88%	£999	£2,000,000	£0	004072773
Premier Customers Only	5.85%	£1,499	£2,000,000	£0	004072776
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008430

Rates Effective From	25.10.22
Current BTL SVR	5.10%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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
5 Year Fixed					
Fee Saver	5.74%	£0	£2,000,000	£0	004072654
Standard	5.44%	£1,999		£0	004072567

### Maximum 65% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.84%	£0	£1,000,000	£0	004072655
Standard	5.54%	£1,999		£0	004072568

### Maximum 75% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.84%	£0	£1,000,000	£0	004072656
Standard	5.54%	£1,999		£0	004072569

Rates Effective From	25.10.22
Current BTLSVR	5.10%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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### Maximum 60% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004072570
Standard	5.49%	£1,999		£0	004072573

### Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004072571
Standard	5.54%	£1,999		£0	004072574

### Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
5 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004072572
Standard	5.54%	£1,999		£0	004072575



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Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

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3 Year Fixed Rate end date	31.03.26

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## 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
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£5,000,000	£0	004072675
Standard	5.39%	£999	£5,000,000	£0	004072678
<b>3 Year Fixed</b>					
Fee Saver	5.84%	£0	£5,000,000	£0	004072684
Standard	5.49%	£999	£5,000,000	£0	004072690
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£5,000,000	£0	004072696
Standard	5.29%	£999	£5,000,000	£0	004072702
Premier Customers Only	5.26%	£1,499	£5,000,000	£0	004072708
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008416

## 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
<b>2 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004072676
Standard	5.39%	£999	£2,000,000	£0	004072679
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004072685
Standard	5.59%	£999	£2,000,000	£0	004072691
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£2,000,000	£0	004072697
Standard	5.29%	£999	£2,000,000	£0	004072703
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072709
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008417



Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
3 Year Fixed Rate end date	31.03.26

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
<b>2 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004072677
Standard	5.39%	£999	£2,000,000	£0	004072680
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004072686
Standard	5.59%	£999	£2,000,000	£0	004072692
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£2,000,000	£0	004072698
Standard	5.29%	£999	£2,000,000	£0	004072704
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072710
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008418

## 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
<b>2 Year Fixed</b>					
Fee Saver	5.54%	£0	£1,000,000	£0	004072400
Standard	5.49%	£999	£1,000,000	£0	004072681
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£1,000,000	£0	004072687
Standard	5.59%	£999	£1,000,000	£0	004072693
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004072699
Standard	5.34%	£999	£1,000,000	£0	004072705
Premier Customers Only	5.31%	£1,499	£1,000,000	£0	004072711
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.12% + BoE Base Rate	£999	£1,000,000	£0	001008419





Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate  
3 Year Fixed Rate end date

2.25%
31.03.26

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
<b>2 Year Fixed</b>					
Fee Saver	5.64%	£0	£750,000	£0	004072401
Standard	5.49%	£999	£750,000	£0	004072682
<b>3 Year Fixed</b>					
Fee Saver	5.94%	£0	£750,000	£0	004072688
Standard	5.64%	£999	£750,000	£0	004072694
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£750,000	£0	004072700
Standard	5.34%	£999	£750,000	£0	004072706
Premier Customers Only	5.31%	£1,499	£750,000	£0	004072712
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.12% + BoE Base Rate	£999	£750,000	£0	001008420

## 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
<b>2 Year Fixed</b>					
Fee Saver	5.79%	£0	£550,000	£0	004072402
Standard	5.68%	£999	£550,000	£0	004072683
<b>3 Year Fixed</b>					
Fee Saver	5.99%	£0	£550,000	£0	004072689
Standard	5.74%	£999	£550,000	£0	004072695
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£550,000	£0	004072701
Standard	5.44%	£999	£550,000	£0	004072707
Premier Customers Only	5.41%	£1,499	£550,000	£0	004072713
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.25% + BoE Base Rate	£999	£550,000	£0	001008421



Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate  
3 Year Fixed Rate end date

2.25%
31.03.26

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
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£5,000,000	£0	004072720
Standard	5.39%	£999	£5,000,000	£0	004072724
<b>3 Year Fixed</b>					
Fee Saver	5.84%	£0	£5,000,000	£0	004072730
Standard	5.49%	£999	£5,000,000	£0	004072737
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£5,000,000	£0	004072743
Standard	5.29%	£999	£5,000,000	£0	004072750
Premier Customers Only	5.26%	£1,499	£5,000,000	£0	004072756
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£5,000,000	£0	001008422

### 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
<b>2 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004072721
Standard	5.39%	£999	£2,000,000	£0	004072725
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004072731
Standard	5.59%	£999	£2,000,000	£0	004072738
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£2,000,000	£0	004072744
Standard	5.29%	£999	£2,000,000	£0	004072751
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072757
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008423



Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
3 Year Fixed Rate end date	31.03.26

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
<b>2 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004072722
Standard	5.39%	£999	£2,000,000	£0	004072726
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004072732
Standard	5.59%	£999	£2,000,000	£0	004072739
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£2,000,000	£0	004072745
Standard	5.29%	£999	£2,000,000	£0	004072752
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072758
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008424

### 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
<b>2 Year Fixed</b>					
Fee Saver	5.54%	£0	£1,000,000	£0	004072442
Standard	5.49%	£999	£1,000,000	£0	004072727
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£1,000,000	£0	004072733
Standard	5.59%	£999	£1,000,000	£0	004072740
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004072746
Standard	5.34%	£999	£1,000,000	£0	004072753
Premier Customers Only	5.31%	£1,499	£1,000,000	£0	004072759
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.12% + BoE Base Rate	£999	£1,000,000	£0	001008425



Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
3 Year Fixed Rate end date	31.03.26

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
<b>2 Year Fixed</b>					
Fee Saver	5.64%	£0	£750,000	£0	004072443
Standard	5.49%	£999	£750,000	£0	004072728
<b>3 Year Fixed</b>					
Fee Saver	5.94%	£0	£750,000	£0	004072734
Standard	5.64%	£999	£750,000	£0	004072741
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£750,000	£0	004072747
Standard	5.34%	£999	£750,000	£0	004072754
Premier Customers Only	5.31%	£1,499	£750,000	£0	004072760
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.12% + BoE Base Rate	£999	£750,000	£0	001008426

### 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
<b>2 Year Fixed</b>					
Fee Saver	5.79%	£0	£550,000	£0	004072444
Standard	5.68%	£999	£550,000	£0	004072729
<b>3 Year Fixed</b>					
Fee Saver	5.99%	£0	£550,000	£0	004072735
Standard	5.74%	£999	£550,000	£0	004072742
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£550,000	£0	004072748
Standard	5.44%	£999	£550,000	£0	004072755
Premier Customers Only	5.41%	£1,499	£550,000	£0	004072761
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.25% + BoE Base Rate	£999	£550,000	£0	001008427

### 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
<b>2 Year Fixed</b>					
Fee Saver	5.99%	£0	£500,000	£0	004072723
<b>3 Year Fixed</b>					
Fee Saver	6.09%	£0	£500,000	£0	004072736
<b>5 Year Fixed</b>					
Fee Saver	5.79%	£0	£500,000	£0	004072749



Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

2.25%

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
<b>2 Year Fixed</b>					
Fee Saver	6.39%	£0	£5,000,000	£0	004072181
Standard	6.19%	£999	£5,000,000	£0	004072184
<b>5 Year Fixed</b>					
Fee Saver	6.09%	£0	£5,000,000	£0	004072768
Standard	5.88%	£999	£5,000,000	£0	004072771
Premier Customers Only	5.85%	£1,499	£5,000,000	£0	004072774
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.09% + BoE Base Rate	£999	£5,000,000	£0	001008428

## Maximum 70% LTV - International Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)		Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.44%	£0	£2,000,000	£0	004072182
Standard	6.24%	£999	£2,000,000	£0	004072185
<b>5 Year Fixed</b>					
Fee Saver	6.09%	£0	£2,000,000	£0	004072769
Standard	5.88%	£999	£2,000,000	£0	004072772
Premier Customers Only	5.85%	£1,499	£2,000,000	£0	004072775
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008429



Rates Effective From	25.10.22
Current Residential SVR	5.04%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	2.25%
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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
<b>2 Year Fixed</b>					
Fee Saver	6.44%	£0	£2,000,000	£0	004072183
Standard	6.24%	£999	£2,000,000	£0	004072186
<b>5 Year Fixed</b>					
Fee Saver	6.09%	£0	£2,000,000	£0	004072770
Standard	5.88%	£999	£2,000,000	£0	004072773
Premier Customers Only	5.85%	£1,499	£2,000,000	£0	004072776
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008430

Rates Effective From  
 Current BTL SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

25.10.22
5.10%
31.03.25
31.03.28

Bank of England Base Rate

2.25%

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
5 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004072714
Standard	5.24%	£1,999		£0	004072717

### 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
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004072715
Standard	5.34%	£1,999		£0	004072718

### 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
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004072716
Standard	5.34%	£1,999		£0	004072719

Rates Effective From  
Current BTLSVR  
2 Year Fixed Rate end date  
5 Year Fixed Rate end date

25.10.22
5.10%
31.03.25
31.03.28

Bank of England Base Rate

2.25%

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	5.79%	£0	£2,000,000	£0	004072582
Standard	5.49%	£1,999	£2,000,000	£0	004072585
5 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004072762
Standard	5.24%	£1,999		£0	004072765
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£2,000,000	£0	001007663

### 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	5.89%	£0	£1,000,000	£0	004072583
Standard	5.59%	£1,999	£1,000,000	£0	004072586
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004072763
Standard	5.34%	£1,999		£0	004072766
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.74% + BoE Base Rate	£1,999	£1,000,000	£0	001008169

### 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
<b>2 Year Fixed</b>					
Fee Saver	5.89%	£0	£1,000,000	£0	004072584
Standard	5.59%	£1,999	£1,000,000	£0	004072587
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£1,000,000	£0	004072764
Standard	5.34%	£1,999		£0	004072767