

HSBC UK Mortgage Rate Sheet

Rates Effective From	03.11.22	Bank of England Base Rate	2.25%
Current Residential SVR	5.54%	3 Year Fixed Rate End Date	31.03.26
2 Year Fixed Rate End Date	31.03.25		
5 Year Fixed Rate End Date	31.03.28		

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	03.11.22
Current Residential SVR	5.54%
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
2 Year Fixed					
Fee Saver	5.89%	£0	£5,000,000	£0	004072914
Standard	5.59%	£999	£5,000,000	£0	004072921
5 Year Fixed					
Fee Saver	5.44%	£0	£5,000,000	£500	004072927
Standard	5.24%	£999	£5,000,000	£0	004072934
Premier Customers Only	5.21%	£1,499	£5,000,000	£0	004072940
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.94%	£0	£2,000,000	£0	004072915
Standard	5.69%	£999	£2,000,000	£0	004072922
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£500	004072928
Standard	5.29%	£999	£2,000,000	£0	004072935
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072941
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008399

Rates Effective From	03.11.22
Current Residential SVR	5.54%
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
2 Year Fixed					
Fee Saver	5.94%	£0	£2,000,000	£0	004072916
Standard	5.69%	£999	£2,000,000	£0	004072923
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£500	004072929
Standard	5.29%	£999	£2,000,000	£0	004072936
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072942
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.04%	£0	£1,000,000	£0	004072917
Standard	5.79%	£999	£1,000,000	£0	004072924
5 Year Fixed					
Fee Saver	5.54%	£0	£1,000,000	£500	004072930
Standard	5.34%	£999	£1,000,000	£0	004072937
Premier Customers Only	5.31%	£1,499	£1,000,000	£0	004072943
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008401

Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 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	6.09%	£0	£750,000	£0	004072918
Standard	5.84%	£999	£750,000	£0	004072925
5 Year Fixed					
Fee Saver	5.59%	£0	£750,000	£500	004072931
Standard	5.34%	£999	£750,000	£0	004072938
Premier Customers Only	5.31%	£1,499	£750,000	£0	004072944
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.14%	£0	£550,000	£0	004072919
Standard	5.89%	£999	£550,000	£0	004072926
5 Year Fixed					
Fee Saver	5.64%	£0	£550,000	£500	004072932
Standard	5.49%	£999	£550,000	£0	004072939
Premier Customers Only	5.46%	£1,499	£550,000	£0	004072945
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.54%	£0	£500,000	£0	004072920
5 Year Fixed					
Fee Saver	5.79%	£0	£500,000	£500	004072933

Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 - 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	5.89%	£0	£5,000,000	£0	004072946
Standard	5.59%	£999	£5,000,000	£0	004072953
5 Year Fixed					
Fee Saver	5.44%	£0	£5,000,000	£500	004072959
Standard	5.24%	£999	£5,000,000	£0	004072966
Premier Customers Only	5.21%	£1,499	£5,000,000	£0	004072972
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.94%	£0	£2,000,000	£0	004072947
Standard	5.69%	£999	£2,000,000	£0	004072954
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£500	004072960
Standard	5.29%	£999	£2,000,000	£0	004072967
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072973
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008405



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 - 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	5.94%	£0	£2,000,000	£0	004072948
Standard	5.69%	£999	£2,000,000	£0	004072955
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£500	004072961
Standard	5.29%	£999	£2,000,000	£0	004072968
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072974
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.04%	£0	£1,000,000	£0	004072949
Standard	5.79%	£999	£1,000,000	£0	004072956
5 Year Fixed					
Fee Saver	5.54%	£0	£1,000,000	£500	004072962
Standard	5.34%	£999	£1,000,000	£0	004072969
Premier Customers Only	5.31%	£1,499	£1,000,000	£0	004072975
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008407



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 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	6.09%	£0	£750,000	£0	004072950
Standard	5.84%	£999	£750,000	£0	004072957
5 Year Fixed					
Fee Saver	5.59%	£0	£750,000	£500	004072963
Standard	5.34%	£999	£750,000	£0	004072970
Premier Customers Only	5.31%	£1,499	£750,000	£0	004072976
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.14%	£0	£550,000	£0	004072951
Standard	5.89%	£999	£550,000	£0	004072958
5 Year Fixed					
Fee Saver	5.64%	£0	£550,000	£500	004072964
Standard	5.49%	£999	£550,000	£0	004072971
Premier Customers Only	5.46%	£1,499	£550,000	£0	004072977
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.54%	£0	£500,000	£0	004072952
5 Year Fixed					
Fee Saver	5.79%	£0	£500,000	£500	004072965

Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 - 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	5.99%	£0	£5,000,000	£0	004072978
Standard	5.59%	£999	£5,000,000	£0	004072983
5 Year Fixed					
Fee Saver	5.44%	£0	£5,000,000	£0	004072984
Standard	5.24%	£999	£5,000,000	£0	004072990
Premier Customers Only	5.21%	£1,499	£5,000,000	£0	004072996
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.04%	£0	£2,000,000	£0	004072979
Standard	5.69%	£999	£2,000,000	£0	004072053
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004072985
Standard	5.29%	£999	£2,000,000	£0	004072991
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072997
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008411

Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 - 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	6.04%	£0	£2,000,000	£0	004072980
Standard	5.69%	£999	£2,000,000	£0	004072054
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004072986
Standard	5.29%	£999	£2,000,000	£0	004072992
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004072998
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.09%	£0	£1,000,000	£0	004072981
Standard	5.74%	£999	£1,000,000	£0	004072055
5 Year Fixed					
Fee Saver	5.54%	£0	£1,000,000	£0	004072987
Standard	5.34%	£999	£1,000,000	£0	004072993
Premier Customers Only	5.31%	£1,499	£1,000,000	£0	004072999
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£1,000,000	£0	001008413

Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 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	6.14%	£0	£750,000	£0	004072982
Standard	5.79%	£999	£750,000	£0	004072056
5 Year Fixed					
Fee Saver	5.54%	£0	£750,000	£0	004072988
Standard	5.34%	£999	£750,000	£0	004072994
Premier Customers Only	5.31%	£1,499	£750,000	£0	004073000
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.2% + BoE Base Rate	£999	£750,000	£0	001008414

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	6.24%	£0	£550,000	£0	004072051
Standard	5.94%	£999	£550,000	£0	004072057
5 Year Fixed					
Fee Saver	5.69%	£0	£550,000	£0	004072989
Standard	5.49%	£999	£550,000	£0	004072995
Premier Customers Only	5.46%	£1,499	£550,000	£0	004073001
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.48% + BoE Base Rate	£999	£550,000	£0	001008415



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 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	6.39%	£0	£5,000,000	£0	004072181
Standard	5.99%	£999	£5,000,000	£0	004073077
5 Year Fixed					
Fee Saver	5.84%	£0	£5,000,000	£0	004073080
Standard	5.64%	£999	£5,000,000	£0	004073083
Premier Customers Only	5.61%	£1,499	£5,000,000	£0	004073086
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.44%	£0	£2,000,000	£0	004072182
Standard	6.09%	£999	£2,000,000	£0	004073078
5 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004073081
Standard	5.69%	£999	£2,000,000	£0	004073084
Premier Customers Only	5.66%	£1,499	£2,000,000	£0	004073087
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008429



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 - 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	6.44%	£0	£2,000,000	£0	004072183
Standard	6.09%	£999	£2,000,000	£0	004073079
5 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004073082
Standard	5.69%	£999	£2,000,000	£0	004073085
Premier Customers Only	5.66%	£1,499	£2,000,000	£0	004073088
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008430

Rates Effective From	03.11.22
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	03.11.22
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 - 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



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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
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	5.64%	£0	£5,000,000	£0	004073002
Standard	5.39%	£999	£5,000,000	£0	004072678
3 Year Fixed					
Fee Saver	5.74%	£0	£5,000,000	£0	004073008
Standard	5.44%	£999	£5,000,000	£0	004073014
5 Year Fixed					
Fee Saver	5.44%	£0	£5,000,000	£0	004073020
Standard	5.19%	£999	£5,000,000	£0	004073026
Premier Customers Only	5.16%	£1,499	£5,000,000	£0	004073032
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004073003
Standard	5.39%	£999	£2,000,000	£0	004072679
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004073009
Standard	5.54%	£999	£2,000,000	£0	004073015
5 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004073021
Standard	5.19%	£999	£2,000,000	£0	004073027
Premier Customers Only	5.16%	£1,499	£2,000,000	£0	004073033
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008417



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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
2 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004073004
Standard	5.39%	£999	£2,000,000	£0	004072680
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004073010
Standard	5.54%	£999	£2,000,000	£0	004073016
5 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004073022
Standard	5.19%	£999	£2,000,000	£0	004073028
Premier Customers Only	5.16%	£1,499	£2,000,000	£0	004073034
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004073005
Standard	5.49%	£999	£1,000,000	£0	004072681
3 Year Fixed					
Fee Saver	5.84%	£0	£1,000,000	£0	004073011
Standard	5.54%	£999	£1,000,000	£0	004073017
5 Year Fixed					
Fee Saver	5.49%	£0	£1,000,000	£0	004073023
Standard	5.24%	£999	£1,000,000	£0	004073029
Premier Customers Only	5.21%	£1,499	£1,000,000	£0	004073035
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.12% + BoE Base Rate	£999	£1,000,000	£0	001008419



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 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	5.84%	£0	£750,000	£0	004073006
Standard	5.49%	£999	£750,000	£0	004072682
3 Year Fixed					
Fee Saver	5.89%	£0	£750,000	£0	004073012
Standard	5.59%	£999	£750,000	£0	004073018
5 Year Fixed					
Fee Saver	5.49%	£0	£750,000	£0	004073024
Standard	5.24%	£999	£750,000	£0	004073030
Premier Customers Only	5.21%	£1,499	£750,000	£0	004073036
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.99%	£0	£550,000	£0	004073007
Standard	5.68%	£999	£550,000	£0	004072683
3 Year Fixed					
Fee Saver	5.94%	£0	£550,000	£0	004073013
Standard	5.69%	£999	£550,000	£0	004073019
5 Year Fixed					
Fee Saver	5.54%	£0	£550,000	£0	004073025
Standard	5.34%	£999	£550,000	£0	004073031
Premier Customers Only	5.31%	£1,499	£550,000	£0	004073037
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.25% + BoE Base Rate	£999	£550,000	£0	001008421



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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
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	5.64%	£0	£5,000,000	£0	004073038
Standard	5.39%	£999	£5,000,000	£0	004072724
3 Year Fixed					
Fee Saver	5.74%	£0	£5,000,000	£0	004073045
Standard	5.44%	£999	£5,000,000	£0	004073052
5 Year Fixed					
Fee Saver	5.44%	£0	£5,000,000	£0	004073058
Standard	5.19%	£999	£5,000,000	£0	004073065
Premier Customers Only	5.16%	£1,499	£5,000,000	£0	004073071
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004073039
Standard	5.39%	£999	£2,000,000	£0	004072725
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004073046
Standard	5.54%	£999	£2,000,000	£0	004073053
5 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004073059
Standard	5.19%	£999	£2,000,000	£0	004073066
Premier Customers Only	5.16%	£1,499	£2,000,000	£0	004073072
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.87% + BoE Base Rate	£999	£2,000,000	£0	001008423



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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
2 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004073040
Standard	5.39%	£999	£2,000,000	£0	004072726
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004073047
Standard	5.54%	£999	£2,000,000	£0	004073054
5 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004073060
Standard	5.19%	£999	£2,000,000	£0	004073067
Premier Customers Only	5.16%	£1,499	£2,000,000	£0	004073073
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004073041
Standard	5.49%	£999	£1,000,000	£0	004072727
3 Year Fixed					
Fee Saver	5.84%	£0	£1,000,000	£0	004073048
Standard	5.54%	£999	£1,000,000	£0	004073055
5 Year Fixed					
Fee Saver	5.49%	£0	£1,000,000	£0	004073061
Standard	5.24%	£999	£1,000,000	£0	004073068
Premier Customers Only	5.21%	£1,499	£1,000,000	£0	004073074
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.12% + BoE Base Rate	£999	£1,000,000	£0	001008425



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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
2 Year Fixed					
Fee Saver	5.84%	£0	£750,000	£0	004073042
Standard	5.49%	£999	£750,000	£0	004072728
3 Year Fixed					
Fee Saver	5.89%	£0	£750,000	£0	004073049
Standard	5.59%	£999	£750,000	£0	004073056
5 Year Fixed					
Fee Saver	5.49%	£0	£750,000	£0	004073062
Standard	5.24%	£999	£750,000	£0	004073069
Premier Customers Only	5.21%	£1,499	£750,000	£0	004073075
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.99%	£0	£550,000	£0	004073043
Standard	5.68%	£999	£550,000	£0	004072729
3 Year Fixed					
Fee Saver	5.94%	£0	£550,000	£0	004073050
Standard	5.69%	£999	£550,000	£0	004073057
5 Year Fixed					
Fee Saver	5.54%	£0	£550,000	£0	004073063
Standard	5.34%	£999	£550,000	£0	004073070
Premier Customers Only	5.31%	£1,499	£550,000	£0	004073076
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.19%	£0	£500,000	£0	004073044
3 Year Fixed					
Fee Saver	6.04%	£0	£500,000	£0	004073051
5 Year Fixed					
Fee Saver	5.69%	£0	£500,000	£0	004073064



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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
2 Year Fixed					
Fee Saver	6.39%	£0	£5,000,000	£0	004072181
Standard	5.99%	£999	£5,000,000	£0	004073077
5 Year Fixed					
Fee Saver	5.84%	£0	£5,000,000	£0	004073080
Standard	5.64%	£999	£5,000,000	£0	004073083
Premier Customers Only	5.61%	£1,499	£5,000,000	£0	004073086
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.44%	£0	£2,000,000	£0	004072182
Standard	6.09%	£999	£2,000,000	£0	004073078
5 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004073081
Standard	5.69%	£999	£2,000,000	£0	004073084
Premier Customers Only	5.66%	£1,499	£2,000,000	£0	004073087
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008429



Rates Effective From	03.11.22
Current Residential SVR	5.54%
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 - 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	6.44%	£0	£2,000,000	£0	004072183
Standard	6.09%	£999	£2,000,000	£0	004073079
5 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004073082
Standard	5.69%	£999	£2,000,000	£0	004073085
Premier Customers Only	5.66%	£1,499	£2,000,000	£0	004073088
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.27% + BoE Base Rate	£999	£2,000,000	£0	001008430

Rates Effective From	03.11.22
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 - 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 BTL SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

03.11.22
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
2 Year Fixed					
Fee Saver	5.89%	£0	£1,000,000	£0	004072584
Standard	5.59%	£1,999	£1,000,000	£0	004072587
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004072764
Standard	5.34%	£1,999		£0	004072767