

# HSBC UK Mortgage Rate Sheet

Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate End Date	31.03.25
5 Year Fixed Rate End Date	31.03.28

Bank of England Base Rate	3.50%
3 Year Fixed Rate End Date	31.03.26

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Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

3.50%
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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 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	5.54%	£0	£5,000,000	£0	004074104
Standard	5.29%	£999	£5,000,000	£0	004073816
<b>5 Year Fixed</b>					
Fee Saver	5.14%	£0	£5,000,000	£500	004073821
Standard	4.84%	£999	£5,000,000	£0	004074113
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	004074115
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£5,000,000	£0	001008691

### 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	5.64%	£0	£2,000,000	£0	004074105
Standard	5.34%	£999	£2,000,000	£0	004073817
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£2,000,000	£500	004073822
Standard	4.99%	£999	£2,000,000	£0	004073826
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004073831
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£0	001008692

Rates Effective From	16.12.22
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2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

3.50%
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Please note that all customers are entitled to a free standard valuation  
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### 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	5.64%	£0	£2,000,000	£0	004074106
Standard	5.34%	£999	£2,000,000	£0	004073818
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£2,000,000	£500	004073823
Standard	4.99%	£999	£2,000,000	£0	004073827
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004073832
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.59% + BoE Base Rate	£999	£2,000,000	£0	001008693

### 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	5.79%	£0	£1,000,000	£0	004073814
Standard	5.44%	£999	£1,000,000	£0	004074108
<b>5 Year Fixed</b>					
Fee Saver	5.29%	£0	£1,000,000	£500	004073824
Standard	5.04%	£999	£1,000,000	£0	004073828
Premier Customers Only	5.01%	£1,499	£1,000,000	£0	004073833
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.79% + BoE Base Rate	£999	£1,000,000	£0	001008694

Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

3.50%

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
<b>2 Year Fixed</b>					
Fee Saver	5.84%	£0	£750,000	£0	004074107
Standard	5.49%	£999	£750,000	£0	004074109
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£500	004074111
Standard	5.19%	£999	£750,000	£0	004073829
Premier Customers Only	5.16%	£1,499	£750,000	£0	004073834
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.84% + BoE Base Rate	£999	£750,000	£250	001008695

### 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	5.98%	£0	£550,000	£0	004073283
Standard	5.69%	£999	£550,000	£0	004074110
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£550,000	£500	004074112
Standard	5.24%	£999	£550,000	£0	004074114
Premier Customers Only	5.21%	£1,499	£550,000	£0	004074116
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.05% + BoE Base Rate	£999	£550,000	£250	001008510

### 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	6.19%	£0	£500,000	£0	004073284
<b>5 Year Fixed</b>					
Fee Saver	5.75%	£0	£500,000	£500	004073297

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Bank of England Base Rate

3.50%
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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	5.54%	£0	£5,000,000	£0	004074117
Standard	5.29%	£999	£5,000,000	£0	004073840
<b>5 Year Fixed</b>					
Fee Saver	5.14%	£0	£5,000,000	£500	004073845
Standard	4.84%	£999	£5,000,000	£0	004074126
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	004074128
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£5,000,000	£0	001008696

### 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	5.64%	£0	£2,000,000	£0	004074118
Standard	5.34%	£999	£2,000,000	£0	004073841
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£2,000,000	£500	004073846
Standard	4.99%	£999	£2,000,000	£0	004073850
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004073855
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£0	001008697

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Bank of England Base Rate

3.50%

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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	5.64%	£0	£2,000,000	£0	004074119
Standard	5.34%	£999	£2,000,000	£0	004073842
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£2,000,000	£500	004073847
Standard	4.99%	£999	£2,000,000	£0	004073851
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004073856
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.59% + BoE Base Rate	£999	£2,000,000	£0	001008698

### 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	5.79%	£0	£1,000,000	£0	004073838
Standard	5.44%	£999	£1,000,000	£0	004074121
<b>5 Year Fixed</b>					
Fee Saver	5.29%	£0	£1,000,000	£500	004073848
Standard	5.04%	£999	£1,000,000	£0	004073852
Premier Customers Only	5.01%	£1,499	£1,000,000	£0	004073857
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.79% + BoE Base Rate	£999	£1,000,000	£0	001008699

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Bank of England Base Rate

3.50%

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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	5.84%	£0	£750,000	£0	004074120
Standard	5.49%	£999	£750,000	£0	004074122
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£500	004074124
Standard	5.19%	£999	£750,000	£0	004073853
Premier Customers Only	5.16%	£1,499	£750,000	£0	004073858
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.84% + BoE Base Rate	£999	£750,000	£250	001008700

### 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	5.98%	£0	£550,000	£0	004073315
Standard	5.69%	£999	£550,000	£0	004074123
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£550,000	£500	004074125
Standard	5.24%	£999	£550,000	£0	004074127
Premier Customers Only	5.21%	£1,499	£550,000	£0	004074129
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.05% + BoE Base Rate	£999	£550,000	£250	001008516

### 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	6.19%	£0	£500,000	£0	004073316
<b>5 Year Fixed</b>					
Fee Saver	5.75%	£0	£500,000	£500	004073329

Rates Effective From	<b>16.12.22</b>
Current Residential SVR	<b>6.29%</b>
2 Year Fixed Rate end date	<b>31.03.25</b>
5 Year Fixed Rate end date	<b>31.03.28</b>

Bank of England Base Rate

<b>3.50%</b>
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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	5.54%	£0	£5,000,000	£0	004074139
Standard	5.19%	£999	£5,000,000	£0	004074144
<b>5 Year Fixed</b>					
Fee Saver	4.99%	£0	£5,000,000	£0	004074150
Standard	4.78%	£999	£5,000,000	£0	004074156
Premier Customers Only	4.75%	£1,499	£5,000,000	£0	004074160
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£5,000,000	£0	001008707

### 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	5.59%	£0	£2,000,000	£0	004074140
Standard	5.24%	£999	£2,000,000	£0	004074145
<b>5 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004074151
Standard	4.84%	£999	£2,000,000	£0	004074157
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004074161
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£0	001008708



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2 Year Fixed Rate end date	31.03.25
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Bank of England Base Rate

3.50%

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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	5.59%	£0	£2,000,000	£0	004074141
Standard	5.24%	£999	£2,000,000	£0	004074146
<b>5 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004074152
Standard	4.84%	£999	£2,000,000	£0	004074158
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004074162
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£0	001008709

### 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	5.69%	£0	£1,000,000	£0	004074142
Standard	5.44%	£999	£1,000,000	£0	004074147
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£1,000,000	£0	004074153
Standard	5.04%	£999	£1,000,000	£0	004074159
Premier Customers Only	5.01%	£1,499	£1,000,000	£0	004074163
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.79% + BoE Base Rate	£999	£1,000,000	£0	001008710

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Bank of England Base Rate

3.50%

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### Maximum 85% 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	5.74%	£0	£750,000	£0	004074143
Standard	5.49%	£999	£750,000	£0	004074148
<b>5 Year Fixed</b>					
Fee Saver	5.29%	£0	£750,000	£0	004074154
Standard	5.09%	£999	£750,000	£0	004073871
Premier Customers Only	5.06%	£1,499	£750,000	£0	004073875
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.79% + BoE Base Rate	£999	£750,000	£0	001008711

### Maximum 90% 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	5.95%	£0	£550,000	£0	004073347
Standard	5.69%	£999	£550,000	£0	004074149
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£550,000	£0	004074155
Standard	5.39%	£999	£550,000	£0	004073635
Premier Customers Only	5.36%	£1,499	£550,000	£0	004073641
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	1.29% + BoE Base Rate	£999	£550,000	£0	001008712



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Bank of England Base Rate 3.50%

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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	5.94%	£0	£5,000,000	£0	004074212
Standard	5.69%	£999	£5,000,000	£0	004073966
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£5,000,000	£0	004073969
Standard	5.24%	£999	£5,000,000	£0	004074215
Premier Customers Only	5.21%	£1,499	£5,000,000	£0	004074216
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.79% + BoE Base Rate	£999	£5,000,000	£0	001008743

### 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	6.04%	£0	£2,000,000	£0	004074213
Standard	5.74%	£999	£2,000,000	£0	004073967
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£2,000,000	£0	004073970
Standard	5.39%	£999	£2,000,000	£0	004073973
Premier Customers Only	5.36%	£1,499	£2,000,000	£0	004073976
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.94% + BoE Base Rate	£999	£2,000,000	£0	001008744



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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	6.04%	£0	£2,000,000	£0	004074214
Standard	5.74%	£999	£2,000,000	£0	004073968
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£2,000,000	£0	004073971
Standard	5.39%	£999	£2,000,000	£0	004073974
Premier Customers Only	5.36%	£1,499	£2,000,000	£0	004073977
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008745

Rates Effective From	16.12.22
Current BTL SVR	5.85%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

3.50%
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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
<b>2 Year Fixed</b>					
Standard	5.24%	£1,999	£2,000,000	£0	004074130
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£2,000,000	£0	004074133
Standard	5.24%	£1,999		£0	004074136
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.54% + BoE Base Rate	£0	£2,000,000	£0	001008701
Standard	1.04% + BoE Base Rate	£1,999		£0	001008704

### Maximum 65% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Standard	5.29%	£1,999	£1,000,000	£0	004074131
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004074134
Standard	5.29%	£1,999		£0	004074137
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.64% + BoE Base Rate	£0	£1,000,000	£0	001008702
Standard	1.14% + BoE Base Rate	£1,999		£0	001008705

### Maximum 75% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Standard	5.34%	£1,999	£1,000,000	£0	004074132
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004074135
Standard	5.29%	£1,999		£0	004074138
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.64% + BoE Base Rate	£0	£1,000,000	£0	001008703
Standard	1.14% + BoE Base Rate	£1,999		£0	001008706

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Current BTL SVR	5.85%
2 Year Fixed Rate end date	31.03.25
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Bank of England Base Rate

3.50%
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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
<b>2 Year Fixed</b>					
Standard	5.19%	£1,999	£2,000,000	£0	004074164
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£2,000,000	£0	004074167
Standard	5.29%	£1,999		£0	004074170
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.54% + BoE Base Rate	£0	£2,000,000	£0	001008713
Standard	1.04% + BoE Base Rate	£1,999		£0	001008716

### Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Standard	5.24%	£1,999	£1,000,000	£0	004074165
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004074168
Standard	5.34%	£1,999		£0	004074171
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.64% + BoE Base Rate	£0	£1,000,000	£0	001008714
Standard	1.14% + BoE Base Rate	£1,999		£0	001008717

### Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Standard	5.34%	£1,999	£1,000,000	£0	004074166
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004074169
Standard	5.39%	£1,999		£0	004074172
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.64% + BoE Base Rate	£0	£1,000,000	£0	001008715
Standard	1.14% + BoE Base Rate	£1,999		£0	001008718



Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	3.50%
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
<b>2 Year Fixed</b>					
Fee Saver	5.14%	£0	£5,000,000	£0	004073876
Standard	4.79%	£999	£5,000,000	£0	004073882
<b>3 Year Fixed</b>					
Fee Saver	4.99%	£0	£5,000,000	£0	004073888
Standard	4.64%	£999	£5,000,000	£0	004073894
<b>5 Year Fixed</b>					
Fee Saver	4.69%	£0	£5,000,000	£0	004074173
Standard	4.49%	£999	£5,000,000	£0	004074176
Premier Customers Only	4.46%	£1,499	£5,000,000	£0	004074179
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£5,000,000	£0	001008719

### 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	5.29%	£0	£2,000,000	£0	004073877
Standard	4.84%	£999	£2,000,000	£0	004073883
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£2,000,000	£0	004073889
Standard	4.69%	£999	£2,000,000	£0	004073895
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004074174
Standard	4.59%	£999	£2,000,000	£0	004074177
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004074180
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£5,000,000	£0	001008720



Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	3.50%
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	5.29%	£0	£2,000,000	£0	004073878
Standard	4.84%	£999	£2,000,000	£0	004073884
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£2,000,000	£0	004073890
Standard	4.69%	£999	£2,000,000	£0	004073896
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004074175
Standard	4.59%	£999	£2,000,000	£0	004074178
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004074181
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008721

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	5.38%	£0	£1,000,000	£0	004073879
Standard	4.94%	£999	£1,000,000	£0	004073885
<b>3 Year Fixed</b>					
Fee Saver	5.23%	£0	£1,000,000	£0	004073891
Standard	4.79%	£999	£1,000,000	£0	004073897
<b>5 Year Fixed</b>					
Fee Saver	4.99%	£0	£1,000,000	£0	004073903
Standard	4.69%	£999	£1,000,000	£0	004073909
Premier Customers Only	4.66%	£1,499	£1,000,000	£0	004073915
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£1,000,000	£0	001008722





Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	3.50%
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	(Subject to LTV and	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£0	004073880
Standard	4.99%	£999	£750,000	£0	004073886
<b>3 Year Fixed</b>					
Fee Saver	5.29%	£0	£750,000	£0	004073892
Standard	4.84%	£999	£750,000	£0	004073898
<b>5 Year Fixed</b>					
Fee Saver	5.10%	£0	£750,000	£0	004073904
Standard	4.74%	£999	£750,000	£0	004073910
Premier Customers Only	4.71%	£1,499	£750,000	£0	004073916
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.74% + BoE Base Rate	£999	£750,000	£0	001008723

### 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	5.49%	£0	£550,000	£0	004073881
Standard	5.29%	£999	£550,000	£0	004073887
<b>3 Year Fixed</b>					
Fee Saver	5.34%	£0	£550,000	£0	004073893
Standard	5.14%	£999	£550,000	£0	004073899
<b>5 Year Fixed</b>					
Fee Saver	5.25%	£0	£550,000	£0	004073905
Standard	4.84%	£999	£550,000	£0	004073911
Premier Customers Only	4.81%	£1,499	£550,000	£0	004073917
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.79% + BoE Base Rate	£999	£550,000	£0	001008724



Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	3.50%
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
<b>2 Year Fixed</b>					
Fee Saver	5.14%	£0	£5,000,000	£0	004073918
Standard	4.79%	£999	£5,000,000	£0	004073925
<b>3 Year Fixed</b>					
Fee Saver	4.99%	£0	£5,000,000	£0	004073931
Standard	4.64%	£999	£5,000,000	£0	004073938
<b>5 Year Fixed</b>					
Fee Saver	4.69%	£0	£5,000,000	£0	004074191
Standard	4.49%	£999	£5,000,000	£0	004074194
Premier Customers Only	4.46%	£1,499	£5,000,000	£0	004074197
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£5,000,000	£0	001008728
Fee Saver	0.69% + BoE Base Rate	£0	£5,000,000	£0	001008734

### 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	5.29%	£0	£2,000,000	£0	004073919
Standard	4.84%	£999	£2,000,000	£0	004073926
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£2,000,000	£0	004073932
Standard	4.69%	£999	£2,000,000	£0	004073939
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004074192
Standard	4.59%	£999	£2,000,000	£0	004074195
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004074198
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008729
Fee Saver	0.84% + BoE Base Rate	£0	£2,000,000	£0	001008735



Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	3.50%
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	5.29%	£0	£2,000,000	£0	004073920
Standard	4.84%	£999	£2,000,000	£0	004073927
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£2,000,000	£0	004073933
Standard	4.69%	£999	£2,000,000	£0	004073940
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004074193
Standard	4.59%	£999	£2,000,000	£0	004074196
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004074199
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008730
Fee Saver	0.84% + BoE Base Rate	£0	£2,000,000	£0	001008736

### 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	5.38%	£0	£1,000,000	£0	004073921
Standard	4.94%	£999	£1,000,000	£0	004073928
<b>3 Year Fixed</b>					
Fee Saver	5.23%	£0	£1,000,000	£0	004073934
Standard	4.79%	£999	£1,000,000	£0	004073941
<b>5 Year Fixed</b>					
Fee Saver	4.99%	£0	£1,000,000	£0	004073947
Standard	4.69%	£999	£1,000,000	£0	004073954
Premier Customers Only	4.66%	£1,499	£1,000,000	£0	004073960
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£1,000,000	£0	001008731
Fee Saver	1.04% + BoE Base Rate	£0	£1,000,000	£0	001008737



Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate	3.50%
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	5.44%	£0	£750,000	£0	004073922
Standard	4.99%	£999	£750,000	£0	004073929
<b>3 Year Fixed</b>					
Fee Saver	5.29%	£0	£750,000	£0	004073935
Standard	4.84%	£999	£750,000	£0	004073942
<b>5 Year Fixed</b>					
Fee Saver	5.10%	£0	£750,000	£0	004073948
Standard	4.74%	£999	£750,000	£0	004073955
Premier Customers Only	4.71%	£1,499	£750,000	£0	004073961
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.74% + BoE Base Rate	£999	£750,000	£0	001008732
Fee Saver	1.09% + BoE Base Rate	£0	£750,000	£0	001008738

### 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	5.49%	£0	£550,000	£0	004073923
Standard	5.29%	£999	£550,000	£0	004073930
<b>3 Year Fixed</b>					
Fee Saver	5.34%	£0	£550,000	£0	004073936
Standard	5.14%	£999	£550,000	£0	004073943
<b>5 Year Fixed</b>					
Fee Saver	5.25%	£0	£550,000	£0	004073949
Standard	4.84%	£999	£550,000	£0	004073956
Premier Customers Only	4.81%	£1,499	£550,000	£0	004073962
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.79% + BoE Base Rate	£999	£550,000	£0	001008733
Fee Saver	1.19% + BoE Base Rate	£0	£550,000	£0	001008739

### 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	5.84%	£0	£500,000	£0	004073924
<b>3 Year Fixed</b>					
Fee Saver	5.69%	£0	£500,000	£0	004073937
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£500,000	£0	004073950



Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

3.50%

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	5.94%	£0	£5,000,000	£0	004074212
Standard	5.69%	£999	£5,000,000	£0	004073966
<b>5 Year Fixed</b>					
Fee Saver	5.54%	£0	£5,000,000	£0	004073969
Standard	5.24%	£999	£5,000,000	£0	004074215
Premier Customers Only	5.21%	£1,499	£5,000,000	£0	004074216
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.79% + BoE Base Rate	£999	£5,000,000	£0	001008743

### Maximum 70% 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	6.04%	£0	£2,000,000	£0	004074213
Standard	5.74%	£999	£2,000,000	£0	004073967
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£2,000,000	£0	004073970
Standard	5.39%	£999	£2,000,000	£0	004073973
Premier Customers Only	5.36%	£1,499	£2,000,000	£0	004073976
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.94% + BoE Base Rate	£999	£2,000,000	£0	001008744



Rates Effective From	16.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

3.50%

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	6.04%	£0	£2,000,000	£0	004074214
Standard	5.74%	£999	£2,000,000	£0	004073968
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£2,000,000	£0	004073971
Standard	5.39%	£999	£2,000,000	£0	004073974
Premier Customers Only	5.36%	£1,499	£2,000,000	£0	004073977
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008745

Rates Effective From	16.12.22
Current BTL SVR	5.85%
2 Year Fixed Rate end date	31.03.25
5 Year Fixed Rate end date	31.03.28

Bank of England Base Rate

3.50%

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
<b>2 Year Fixed</b>					
Standard	5.09%	£1,999	£2,000,000	£0	004074182
<b>5 Year Fixed</b>					
Fee Saver	5.09%	£0	£2,000,000	£0	004074185
Standard	4.94%	£1,999		£0	004074188
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008578
Standard	0.54% + BoE Base Rate	£1,999		£0	001008725

### 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
<b>2 Year Fixed</b>					
Standard	5.14%	£1,999	£1,000,000	£0	004074183
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004074186
Standard	4.99%	£1,999		£0	004074189
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008579
Standard	0.54% + BoE Base Rate	£1,999		£0	001008726

### 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
<b>2 Year Fixed</b>					
Standard	5.14%	£1,999	£1,000,000	£0	004074184
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004074187
Standard	4.99%	£1,999		£0	004074190
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008580
Standard	0.64% + BoE Base Rate	£1,999		£0	001008727

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

16.12.22
5.85%
31.03.25
31.03.28

Bank of England Base Rate

3.50%
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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
<b>2 Year Fixed</b>					
Fee Saver	5.59%	£0	£2,000,000	£0	004074200
Standard	5.09%	£1,999		£0	004074203
<b>5 Year Fixed</b>					
Fee Saver	5.09%	£0	£2,000,000	£0	004074206
Standard	4.94%	£1,999		£0	004074209
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008584
Standard	0.54% + BoE Base Rate	£1,999		£0	001008740

### 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
<b>2 Year Fixed</b>					
Fee Saver	5.69%	£0	£1,000,000	£0	004074201
Standard	5.14%	£1,999		£0	004074204
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004074207
Standard	4.99%	£1,999		£0	004074210
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008585
Standard	0.54% + BoE Base Rate	£1,999		£0	001008741

### 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	5.69%	£0	£1,000,000	£0	004074202
Standard	5.14%	£1,999		£0	004074205
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004074208
Standard	4.99%	£1,999		£0	004074211
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008586
Standard	0.64% + BoE Base Rate	£1,999		£0	001008742