



HSBC UK Mortgage Rate Sheet

Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate End Date	31.05.25
5 Year Fixed Rate End Date	31.05.28

Bank of England Base Rate	3.50%
3 Year Fixed Rate End Date	31.05.26

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Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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 - 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	5.09%	£0	£5,000,000	£0	004074467
Standard	4.79%	£999	£5,000,000	£0	004074474
5 Year Fixed					
Fee Saver	4.64%	£0	£5,000,000	£500	004074480
Standard	4.44%	£999	£5,000,000	£0	004074487
Premier Customers Only	4.41%	£1,499	£5,000,000	£0	004074493
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004074468
Standard	4.89%	£999	£2,000,000	£0	004074475
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£500	004074481
Standard	4.49%	£999	£2,000,000	£0	004074488
Premier Customers Only	4.46%	£1,499	£2,000,000	£0	004074494
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£0	001008692

Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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 - 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	5.14%	£0	£2,000,000	£0	004074469
Standard	4.89%	£999	£2,000,000	£0	004074476
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£500	004074482
Standard	4.49%	£999	£2,000,000	£0	004074489
Premier Customers Only	4.46%	£1,499	£2,000,000	£0	004074495
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004074470
Standard	4.99%	£999	£1,000,000	£0	004074477
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£500	004074483
Standard	4.64%	£999	£1,000,000	£0	004074490
Premier Customers Only	4.61%	£1,499	£1,000,000	£0	004074496
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£1,000,000	£0	001008694

Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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
2 Year Fixed					
Fee Saver	5.34%	£0	£750,000	£0	004074471
Standard	5.04%	£999	£750,000	£0	004074478
5 Year Fixed					
Fee Saver	4.89%	£0	£750,000	£500	004074484
Standard	4.69%	£999	£750,000	£0	004074491
Premier Customers Only	4.66%	£1,499	£750,000	£0	004074497
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.59%	£0	£550,000	£0	004074472
Standard	5.34%	£999	£550,000	£0	004074479
5 Year Fixed					
Fee Saver	5.04%	£0	£550,000	£500	004074485
Standard	4.84%	£999	£550,000	£0	004074492
Premier Customers Only	4.81%	£1,499	£550,000	£0	004074498
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.19%	£0	£500,000	£0	004074473
5 Year Fixed					
Fee Saver	5.75%	£0	£500,000	£500	004074486

Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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 - 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	5.09%	£0	£5,000,000	£0	004074499
Standard	4.79%	£999	£5,000,000	£0	004074506
5 Year Fixed					
Fee Saver	4.64%	£0	£5,000,000	£500	004074512
Standard	4.44%	£999	£5,000,000	£0	004074519
Premier Customers Only	4.41%	£1,499	£5,000,000	£0	004074525
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004074500
Standard	4.89%	£999	£2,000,000	£0	004074507
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£500	004074513
Standard	4.49%	£999	£2,000,000	£0	004074520
Premier Customers Only	4.46%	£1,499	£2,000,000	£0	004074526
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£0	001008697

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Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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 - 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	5.14%	£0	£2,000,000	£0	004074501
Standard	4.89%	£999	£2,000,000	£0	004074508
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£500	004074514
Standard	4.49%	£999	£2,000,000	£0	004074521
Premier Customers Only	4.46%	£1,499	£2,000,000	£0	004074527
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004074502
Standard	4.99%	£999	£1,000,000	£0	004074509
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£500	004074515
Standard	4.64%	£999	£1,000,000	£0	004074522
Premier Customers Only	4.61%	£1,499	£1,000,000	£0	004074528
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.34%	£0	£750,000	£0	004074503
Standard	5.04%	£999	£750,000	£0	004074510
5 Year Fixed					
Fee Saver	4.89%	£0	£750,000	£500	004074516
Standard	4.69%	£999	£750,000	£0	004074523
Premier Customers Only	4.66%	£1,499	£750,000	£0	004074529
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.59%	£0	£550,000	£0	004074504
Standard	5.34%	£999	£550,000	£0	004074511
5 Year Fixed					
Fee Saver	5.04%	£0	£550,000	£500	004074517
Standard	4.84%	£999	£550,000	£0	004074524
Premier Customers Only	4.81%	£1,499	£550,000	£0	004074530
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.19%	£0	£500,000	£0	004074505
5 Year Fixed					
Fee Saver	5.75%	£0	£500,000	£500	004074518

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Bank of England Base Rate **3.50%**

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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
2 Year Fixed					
Fee Saver	5.09%	£0	£5,000,000	£0	004074540
Standard	4.79%	£999	£5,000,000	£0	004074546
5 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004074552
Standard	4.43%	£999	£5,000,000	£0	004074558
Premier Customers Only	4.40%	£1,499	£5,000,000	£0	004074564
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004074541
Standard	4.89%	£999	£2,000,000	£0	004074547
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£0	004074553
Standard	4.49%	£999	£2,000,000	£0	004074559
Premier Customers Only	4.46%	£1,499	£2,000,000	£0	004074565
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£0	001008708

Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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 - 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	5.14%	£0	£2,000,000	£0	004074542
Standard	4.89%	£999	£2,000,000	£0	004074548
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£0	004074554
Standard	4.49%	£999	£2,000,000	£0	004074560
Premier Customers Only	4.46%	£1,499	£2,000,000	£0	004074566
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004074543
Standard	4.99%	£999	£1,000,000	£0	004074549
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004074555
Standard	4.64%	£999	£1,000,000	£0	004074561
Premier Customers Only	4.61%	£1,499	£1,000,000	£0	004074567
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£1,000,000	£0	001008710

Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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 - 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	5.34%	£0	£750,000	£0	004074544
Standard	5.04%	£999	£750,000	£0	004074550
5 Year Fixed					
Fee Saver	4.84%	£0	£750,000	£0	004074556
Standard	4.69%	£999	£750,000	£0	004074562
Premier Customers Only	4.66%	£1,499	£750,000	£0	004074568
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.59%	£0	£550,000	£0	004074545
Standard	5.34%	£999	£550,000	£0	004074551
5 Year Fixed					
Fee Saver	5.09%	£0	£550,000	£0	004074557
Standard	4.89%	£999	£550,000	£0	004074563
Premier Customers Only	4.86%	£1,499	£550,000	£0	004074569
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	1.29% + BoE Base Rate	£999	£550,000	£0	001008712



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5 Year Fixed Rate end date	31.05.28

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 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	5.49%	£0	£5,000,000	£0	004074687
Standard	5.19%	£999	£5,000,000	£0	004074690
5 Year Fixed					
Fee Saver	5.04%	£0	£5,000,000	£0	004074693
Standard	4.84%	£999	£5,000,000	£0	004074696
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	004074699
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004074688
Standard	5.29%	£999	£2,000,000	£0	004074691
5 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004074694
Standard	4.89%	£999	£2,000,000	£0	004074697
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004074700
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.94% + BoE Base Rate	£999	£2,000,000	£0	001008744



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Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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 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	5.54%	£0	£2,000,000	£0	004074689
Standard	5.29%	£999	£2,000,000	£0	004074692
5 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004074695
Standard	4.89%	£999	£2,000,000	£0	004074698
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004074701
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008745

Rates Effective From	20.12.22
Current BTL SVR	5.85%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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 - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Standard	5.24%	£1,999	£2,000,000	£0	004074531
5 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004074534
Standard	5.04%	£1,999		£0	004074537
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Standard	5.29%	£1,999	£1,000,000	£0	004074532
5 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004074535
Standard	5.04%	£1,999		£0	004074538
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Standard	5.34%	£1,999	£1,000,000	£0	004074533
5 Year Fixed					
Fee Saver	5.39%	£0	£1,000,000	£0	004074536
Standard	5.14%	£1,999		£0	004074539
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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	31.05.25
5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate

3.50%

Please note that all customers are entitled to a free standard valuation
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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
2 Year Fixed					
Standard	5.19%	£1,999	£2,000,000	£0	004074570
5 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004074573
Standard	5.04%	£1,999		£0	004074576
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Standard	5.24%	£1,999	£1,000,000	£0	004074571
5 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004074574
Standard	5.04%	£1,999		£0	004074577
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Standard	5.34%	£1,999	£1,000,000	£0	004074572
5 Year Fixed					
Fee Saver	5.39%	£0	£1,000,000	£0	004074575
Standard	5.14%	£1,999		£0	004074578
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate	3.50%
3 Year Fixed Rate end date	31.05.26

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	4.99%	£0	£5,000,000	£0	004074579
Standard	4.69%	£999	£5,000,000	£0	004074585
3 Year Fixed					
Fee Saver	4.89%	£0	£5,000,000	£0	004074591
Standard	4.59%	£999	£5,000,000	£0	004074597
5 Year Fixed					
Fee Saver	4.44%	£0	£5,000,000	£0	004074603
Standard	4.34%	£999	£5,000,000	£0	004074609
Premier Customers Only	4.31%	£1,499	£5,000,000	£0	004074615
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004074580
Standard	4.79%	£999	£2,000,000	£0	004074586
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004074592
Standard	4.64%	£999	£2,000,000	£0	004074598
5 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004074604
Standard	4.39%	£999	£2,000,000	£0	004074610
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004074616
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£5,000,000	£0	001008720



Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate	3.50%
3 Year Fixed Rate end date	31.05.26

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	5.04%	£0	£2,000,000	£0	004074581
Standard	4.79%	£999	£2,000,000	£0	004074587
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004074593
Standard	4.64%	£999	£2,000,000	£0	004074599
5 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004074605
Standard	4.39%	£999	£2,000,000	£0	004074611
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004074617
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.19%	£0	£1,000,000	£0	004074582
Standard	4.89%	£999	£1,000,000	£0	004074588
3 Year Fixed					
Fee Saver	5.04%	£0	£1,000,000	£0	004074594
Standard	4.74%	£999	£1,000,000	£0	004074600
5 Year Fixed					
Fee Saver	4.64%	£0	£1,000,000	£0	004074606
Standard	4.54%	£999	£1,000,000	£0	004074612
Premier Customers Only	4.51%	£1,499	£1,000,000	£0	004074618
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£1,000,000	£0	001008722



Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate	3.50%
3 Year Fixed Rate end date	31.05.26

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
2 Year Fixed					
Fee Saver	5.24%	£0	£750,000	£0	004074583
Standard	4.94%	£999	£750,000	£0	004074589
3 Year Fixed					
Fee Saver	5.09%	£0	£750,000	£0	004074595
Standard	4.79%	£999	£750,000	£0	004074601
5 Year Fixed					
Fee Saver	4.74%	£0	£750,000	£0	004074607
Standard	4.59%	£999	£750,000	£0	004074613
Premier Customers Only	4.56%	£1,499	£750,000	£0	004074619
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.39%	£0	£550,000	£0	004074584
Standard	5.19%	£999	£550,000	£0	004074590
3 Year Fixed					
Fee Saver	5.34%	£0	£550,000	£0	004074596
Standard	5.14%	£999	£550,000	£0	004074602
5 Year Fixed					
Fee Saver	4.84%	£0	£550,000	£0	004074608
Standard	4.69%	£999	£550,000	£0	004074614
Premier Customers Only	4.66%	£1,499	£550,000	£0	004074620
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£550,000	£0	001008724



Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate	3.50%
3 Year Fixed Rate end date	31.05.26

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	4.99%	£0	£5,000,000	£0	004074630
Standard	4.69%	£999	£5,000,000	£0	004074637
3 Year Fixed					
Fee Saver	4.89%	£0	£5,000,000	£0	004074643
Standard	4.59%	£999	£5,000,000	£0	004074650
5 Year Fixed					
Fee Saver	4.44%	£0	£5,000,000	£0	004074656
Standard	4.34%	£999	£5,000,000	£0	004074663
Premier Customers Only	4.31%	£1,499	£5,000,000	£0	004074669
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£5,000,000	£0	001008728
Fee Saver	0.89% + BoE Base Rate	£0	£5,000,000	£0	001008811

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	5.04%	£0	£2,000,000	£0	004074631
Standard	4.79%	£999	£2,000,000	£0	004074638
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004074644
Standard	4.64%	£999	£2,000,000	£0	004074651
5 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004074657
Standard	4.39%	£999	£2,000,000	£0	004074664
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004074670
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008729
Fee Saver	0.99% + BoE Base Rate	£0	£2,000,000	£0	001008812



Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate	3.50%
3 Year Fixed Rate end date	31.05.26

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	5.04%	£0	£2,000,000	£0	004074632
Standard	4.79%	£999	£2,000,000	£0	004074639
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004074645
Standard	4.64%	£999	£2,000,000	£0	004074652
5 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004074658
Standard	4.39%	£999	£2,000,000	£0	004074665
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004074671
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008730
Fee Saver	0.99% + BoE Base Rate	£0	£2,000,000	£0	001008813

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	5.19%	£0	£1,000,000	£0	004074633
Standard	4.89%	£999	£1,000,000	£0	004074640
3 Year Fixed					
Fee Saver	5.04%	£0	£1,000,000	£0	004074646
Standard	4.74%	£999	£1,000,000	£0	004074653
5 Year Fixed					
Fee Saver	4.64%	£0	£1,000,000	£0	004074659
Standard	4.54%	£999	£1,000,000	£0	004074666
Premier Customers Only	4.51%	£1,499	£1,000,000	£0	004074672
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£1,000,000	£0	001008731
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008814



Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate	3.50%
3 Year Fixed Rate end date	31.05.26

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	5.24%	£0	£750,000	£0	004074634
Standard	4.94%	£999	£750,000	£0	004074641
3 Year Fixed					
Fee Saver	5.09%	£0	£750,000	£0	004074647
Standard	4.79%	£999	£750,000	£0	004074654
5 Year Fixed					
Fee Saver	4.74%	£0	£750,000	£0	004074660
Standard	4.59%	£999	£750,000	£0	004074667
Premier Customers Only	4.56%	£1,499	£750,000	£0	004074673
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.74% + BoE Base Rate	£999	£750,000	£0	001008732
Fee Saver	1.24% + BoE Base Rate	£0	£750,000	£0	001008815

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	5.39%	£0	£550,000	£0	004074635
Standard	5.19%	£999	£550,000	£0	004074642
3 Year Fixed					
Fee Saver	5.34%	£0	£550,000	£0	004074648
Standard	5.14%	£999	£550,000	£0	004074655
5 Year Fixed					
Fee Saver	4.84%	£0	£550,000	£0	004074661
Standard	4.69%	£999	£550,000	£0	004074668
Premier Customers Only	4.66%	£1,499	£550,000	£0	004074674
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£550,000	£0	001008733
Fee Saver	1.34% + BoE Base Rate	£0	£550,000	£0	001008816

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	5.74%	£0	£500,000	£0	004074636
3 Year Fixed					
Fee Saver	5.69%	£0	£500,000	£0	004074649
5 Year Fixed					
Fee Saver	5.19%	£0	£500,000	£0	004074662



Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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
2 Year Fixed					
Fee Saver	5.49%	£0	£5,000,000	£0	004074687
Standard	5.19%	£999	£5,000,000	£0	004074690
5 Year Fixed					
Fee Saver	5.04%	£0	£5,000,000	£0	004074693
Standard	4.84%	£999	£5,000,000	£0	004074696
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	004074699
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004074688
Standard	5.29%	£999	£2,000,000	£0	004074691
5 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004074694
Standard	4.89%	£999	£2,000,000	£0	004074697
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004074700
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.94% + BoE Base Rate	£999	£2,000,000	£0	001008744



Rates Effective From	20.12.22
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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
2 Year Fixed					
Fee Saver	5.54%	£0	£2,000,000	£0	004074689
Standard	5.29%	£999	£2,000,000	£0	004074692
5 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004074695
Standard	4.89%	£999	£2,000,000	£0	004074698
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004074701
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.99% + BoE Base Rate	£999	£2,000,000	£0	001008745

Rates Effective From	20.12.22
Current BTL SVR	5.85%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

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
2 Year Fixed					
Standard	5.09%	£1,999	£2,000,000	£0	004074621
5 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004074624
Standard	4.94%	£1,999		£0	004074627
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008578
Standard	0.54% + 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
2 Year Fixed					
Standard	5.14%	£1,999	£1,000,000	£0	004074622
5 Year Fixed					
Fee Saver	5.19%	£0	£1,000,000	£0	004074625
Standard	4.99%	£1,999		£0	004074628
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008579
Standard	0.54% + 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
2 Year Fixed					
Standard	5.14%	£1,999	£1,000,000	£0	004074623
5 Year Fixed					
Fee Saver	5.19%	£0	£1,000,000	£0	004074626
Standard	4.99%	£1,999		£0	004074629
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008580
Standard	0.64% + BoE Base Rate	£1,999		£0	001008727

Rates Effective From	20.12.22
Current BTL SVR	5.85%
2 Year Fixed Rate end date	31.05.25
5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate

3.50%

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	5.59%	£0	£2,000,000	£0	004074675
Standard	5.09%	£1,999		£0	004074678
5 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004074681
Standard	4.94%	£1,999		£0	004074684
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008584
Standard	0.54% + 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
2 Year Fixed					
Fee Saver	5.69%	£0	£1,000,000	£0	004074676
Standard	5.14%	£1,999		£0	004074679
5 Year Fixed					
Fee Saver	5.19%	£0	£1,000,000	£0	004074682
Standard	4.99%	£1,999		£0	004074685
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008585
Standard	0.54% + 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
2 Year Fixed					
Fee Saver	5.69%	£0	£1,000,000	£0	004074677
Standard	5.14%	£1,999		£0	004074680
5 Year Fixed					
Fee Saver	5.19%	£0	£1,000,000	£0	004074683
Standard	4.99%	£1,999		£0	004074686
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008586
Standard	0.64% + BoE Base Rate	£1,999		£0	001008742