



HSBC UK Mortgage Rate Sheet

Rates Effective From	17.01.23
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	17.01.23
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	4.99%	£0	£5,000,000	£0	004074911
Standard	4.74%	£999	£5,000,000	£0	004074917
5 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£500	004074923
Standard	4.39%	£999	£5,000,000	£0	004074929
Premier Customers Only	4.36%	£1,499	£5,000,000	£0	004074935
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.34% + BoE Base Rate	£999	£5,000,000	£0	001008853

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	5.09%	£0	£2,000,000	£0	004074912
Standard	4.84%	£999	£2,000,000	£0	004074918
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£500	004074924
Standard	4.44%	£999	£2,000,000	£0	004074930
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004074936
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£0	001008854

Rates Effective From	17.01.23
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	5.09%	£0	£2,000,000	£0	004074913
Standard	4.84%	£999	£2,000,000	£0	004074919
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£500	004074925
Standard	4.44%	£999	£2,000,000	£0	004074931
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004074937
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£0	001008855

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	5.24%	£0	£1,000,000	£250	004074914
Standard	4.94%	£999	£1,000,000	£0	004074920
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£500	004074926
Standard	4.59%	£999	£1,000,000	£0	004074932
Premier Customers Only	4.56%	£1,499	£1,000,000	£0	004074938
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.74% + BoE Base Rate	£999	£1,000,000	£0	001008856

Rates Effective From	17.01.23
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	5.29%	£0	£750,000	£250	004074915
Standard	4.99%	£999	£750,000	£0	004074921
5 Year Fixed					
Fee Saver	4.79%	£0	£750,000	£500	004074927
Standard	4.64%	£999	£750,000	£0	004074933
Premier Customers Only	4.61%	£1,499	£750,000	£0	004074939
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£750,000	£250	001008857

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	5.54%	£0	£550,000	£250	004074916
Standard	5.29%	£999	£550,000	£0	004074922
5 Year Fixed					
Fee Saver	4.94%	£0	£550,000	£500	004074928
Standard	4.78%	£999	£550,000	£0	004074934
Premier Customers Only	4.75%	£1,499	£550,000	£0	004074940
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

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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	4.99%	£0	£5,000,000	£0	004074941
Standard	4.74%	£999	£5,000,000	£0	004074947
5 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£500	004074953
Standard	4.39%	£999	£5,000,000	£0	004074959
Premier Customers Only	4.36%	£1,499	£5,000,000	£0	004074965
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.34% + BoE Base Rate	£999	£5,000,000	£0	001008858

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	5.09%	£0	£2,000,000	£0	004074942
Standard	4.84%	£999	£2,000,000	£0	004074948
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£500	004074954
Standard	4.44%	£999	£2,000,000	£0	004074960
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004074966
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£0	001008859

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5 Year Fixed Rate end date	31.05.28

Bank of England Base Rate

3.50%

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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	5.09%	£0	£2,000,000	£0	004074943
Standard	4.84%	£999	£2,000,000	£0	004074949
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£500	004074955
Standard	4.44%	£999	£2,000,000	£0	004074961
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004074967
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£0	001008860

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	5.24%	£0	£1,000,000	£250	004074944
Standard	4.94%	£999	£1,000,000	£0	004074950
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£500	004074956
Standard	4.59%	£999	£1,000,000	£0	004074962
Premier Customers Only	4.56%	£1,499	£1,000,000	£0	004074968
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.74% + BoE Base Rate	£999	£1,000,000	£0	001008861

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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	5.29%	£0	£750,000	£250	004074945
Standard	4.99%	£999	£750,000	£0	004074951
5 Year Fixed					
Fee Saver	4.79%	£0	£750,000	£500	004074957
Standard	4.64%	£999	£750,000	£0	004074963
Premier Customers Only	4.61%	£1,499	£750,000	£0	004074969
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.79% + BoE Base Rate	£999	£750,000	£250	001008862

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	5.54%	£0	£550,000	£250	004074946
Standard	5.29%	£999	£550,000	£0	004074952
5 Year Fixed					
Fee Saver	4.94%	£0	£550,000	£500	004074958
Standard	4.78%	£999	£550,000	£0	004074964
Premier Customers Only	4.75%	£1,499	£550,000	£0	004074970
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

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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	4.99%	£0	£5,000,000	£0	004074977
Standard	4.74%	£999	£5,000,000	£0	004074983
5 Year Fixed					
Fee Saver	4.54%	£0	£5,000,000	£0	004074989
Standard	4.39%	£999	£5,000,000	£0	004074995
Premier Customers Only	4.36%	£1,499	£5,000,000	£0	004075001
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.34% + BoE Base Rate	£999	£5,000,000	£0	001008863

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	5.09%	£0	£2,000,000	£0	004074978
Standard	4.84%	£999	£2,000,000	£0	004074984
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004074990
Standard	4.44%	£999	£2,000,000	£0	004074996
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004075002
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£0	001008864

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Bank of England Base Rate

3.50%

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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	5.09%	£0	£2,000,000	£0	004074979
Standard	4.84%	£999	£2,000,000	£0	004074985
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004074991
Standard	4.44%	£999	£2,000,000	£0	004074997
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004075003
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£0	001008865

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	5.24%	£0	£1,000,000	£0	004074980
Standard	4.94%	£999	£1,000,000	£0	004074986
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£0	004074992
Standard	4.59%	£999	£1,000,000	£0	004074998
Premier Customers Only	4.56%	£1,499	£1,000,000	£0	004075004
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.74% + BoE Base Rate	£999	£1,000,000	£0	001008866

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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 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	5.29%	£0	£750,000	£0	004074981
Standard	4.99%	£999	£750,000	£0	004074987
5 Year Fixed					
Fee Saver	4.79%	£0	£750,000	£0	004074993
Standard	4.64%	£999	£750,000	£0	004074999
Premier Customers Only	4.61%	£1,499	£750,000	£0	004075005
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.74% + BoE Base Rate	£999	£750,000	£0	001008867

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	5.54%	£0	£550,000	£0	004074982
Standard	5.29%	£999	£550,000	£0	004074988
5 Year Fixed					
Fee Saver	5.04%	£0	£550,000	£0	004074994
Standard	4.84%	£999	£550,000	£0	004075000
Premier Customers Only	4.81%	£1,499	£550,000	£0	004075006
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	5.39%	£0	£5,000,000	£0	004075022
Standard	5.14%	£999	£5,000,000	£0	004075025
5 Year Fixed					
Fee Saver	4.99%	£0	£5,000,000	£0	004075028
Standard	4.79%	£999	£5,000,000	£0	004075031
Premier Customers Only	4.76%	£1,499	£5,000,000	£0	004075034
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.74% + BoE Base Rate	£999	£5,000,000	£0	001008871

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	5.49%	£0	£2,000,000	£0	004075023
Standard	5.24%	£999	£2,000,000	£0	004075026
5 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004075029
Standard	4.84%	£999	£2,000,000	£0	004075032
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004075035
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.89% + BoE Base Rate	£999	£2,000,000	£0	001008872



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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 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	5.49%	£0	£2,000,000	£0	004075024
Standard	5.24%	£999	£2,000,000	£0	004075027
5 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004075030
Standard	4.84%	£999	£2,000,000	£0	004075033
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004075036
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.89% + BoE Base Rate	£999	£2,000,000	£0	001008873

Rates Effective From	17.01.23
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	5.19%	£0	£2,000,000	£0	004074971
Standard	4.99%	£1,999		£0	004074974
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	5.24%	£0	£1,000,000	£0	004074972
Standard	4.99%	£1,999		£0	004074975
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	5.34%	£0	£1,000,000	£0	004074973
Standard	5.09%	£1,999		£0	004074976
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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5 Year Fixed Rate end date	31.05.28

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
2 Year Fixed					
Standard	5.09%	£1,999	£2,000,000	£0	004075007
5 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004075010
Standard	4.99%	£1,999		£0	004075013
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	5.19%	£1,999	£1,000,000	£0	004075008
5 Year Fixed					
Fee Saver	5.19%	£0	£1,000,000	£0	004075011
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	5.29%	£1,999	£1,000,000	£0	004075009
5 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004075012
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	17.01.23
Current Residential SVR	6.29%
2 Year Fixed Rate end date	31.05.25
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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	4.84%	£0	£5,000,000	£0	004075014
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

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	17.01.23
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

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

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	4.54%	£0	£1,000,000	£0	004075015
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	17.01.23
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

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	4.59%	£0	£750,000	£0	004075016
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

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	17.01.23
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	4.84%	£0	£5,000,000	£0	004075018
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	Rate Switch Only

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	Rate Switch Only



Rates Effective From	17.01.23
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	Rate Switch Only

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	4.54%	£0	£1,000,000	£0	004075019
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	Rate Switch Only



Rates Effective From	17.01.23
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	4.59%	£0	£750,000	£0	004075020
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	Rate Switch Only

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	Rate Switch Only

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	17.01.23
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	5.39%	£0	£5,000,000	£0	004075022
Standard	5.14%	£999	£5,000,000	£0	004075025
5 Year Fixed					
Fee Saver	4.99%	£0	£5,000,000	£0	004075028
Standard	4.79%	£999	£5,000,000	£0	004075031
Premier Customers Only	4.76%	£1,499	£5,000,000	£0	004075034
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.74% + BoE Base Rate	£999	£5,000,000	£0	001008871

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	5.49%	£0	£2,000,000	£0	004075023
Standard	5.24%	£999	£2,000,000	£0	004075026
5 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004075029
Standard	4.84%	£999	£2,000,000	£0	004075032
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004075035
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.89% + BoE Base Rate	£999	£2,000,000	£0	001008872



Rates Effective From	17.01.23
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	5.49%	£0	£2,000,000	£0	004075024
Standard	5.24%	£999	£2,000,000	£0	004075027
5 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004075030
Standard	4.84%	£999	£2,000,000	£0	004075033
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004075036
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.89% + BoE Base Rate	£999	£2,000,000	£0	001008873

Rates Effective From

17.01.23

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	4.89%	£1,999		£0	004075017
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	0.49% + BoE Base Rate	£1,999		£0	001008868

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	17.01.23
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	4.89%	£1,999		£0	004075021
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	0.49% + BoE Base Rate	£1,999		£0	001008869

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