



# HSBC UK Mortgage Rate Sheet

Rates Effective From	<b>27.09.23</b>	Current BTL SVR	<b>7.60%</b>
Current Residential SVR	<b>6.99%</b>	Bank of England Base Rate	<b>5.25%</b>
2 Year Fixed Rate End Date	<b>31.12.25</b>	3 Year Fixed Rate End Date	<b>31.12.26</b>
5 Year Fixed Rate End Date	<b>31.12.28</b>	10 Year Fixed Rate End Date	<b>31.12.33</b>

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

Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26

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 - 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	£5,000,000	£250	004085150
Standard	5.56%	£999	£5,000,000	£250	004085156
<b>3 Year Fixed</b>					
Fee Saver	5.78%	£0	£5,000,000	£350	004085162
Standard	5.49%	£999	£5,000,000	£350	004085168
<b>5 Year Fixed</b>					
Fee Saver	5.13%	£0	£5,000,000	£0	004085174
Standard	4.93%	£999	£5,000,000	£0	004085181
Premier Customers Only	4.90%	£1,499	£5,000,000	£0	004085187
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.19% + BoE Base Rate	£999	£5,000,000	£0	001009160

### 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	5.84%	£0	£2,000,000	£250	004085151
Standard	5.64%	£999	£2,000,000	£250	004085157
<b>3 Year Fixed</b>					
Fee Saver	5.78%	£0	£2,000,000	£350	004085163
Standard	5.58%	£999	£2,000,000	£350	004085169
<b>5 Year Fixed</b>					
Fee Saver	5.16%	£0	£2,000,000	£0	004085175
Standard	4.99%	£999	£2,000,000	£0	004085182
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004085188
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	001009161



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Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26

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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	5.84%	£0	£2,000,000	£250	004085152
Standard	5.64%	£999	£2,000,000	£250	004085158
<b>3 Year Fixed</b>					
Fee Saver	5.78%	£0	£2,000,000	£350	004085164
Standard	5.58%	£999	£2,000,000	£350	004085170
<b>5 Year Fixed</b>					
Fee Saver	5.16%	£0	£2,000,000	£0	004085176
Standard	4.99%	£999	£2,000,000	£0	004085183
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004085189
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	001009162

### Maximum 80% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.09%	£0	£1,000,000	£250	004085153
Standard	5.79%	£999	£1,000,000	£250	004085159
<b>3 Year Fixed</b>					
Fee Saver	6.04%	£0	£1,000,000	£350	004085165
Standard	5.74%	£999	£1,000,000	£350	004085171
<b>5 Year Fixed</b>					
Fee Saver	5.34%	£0	£1,000,000	£500	004085177
Standard	5.17%	£999	£1,000,000	£500	004085184
Premier Customers Only	5.14%	£1,499	£1,000,000	£0	004085190
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£1,000,000	£0	001009163



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5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26

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### Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.09%	£0	£750,000	£250	004085154
Standard	5.83%	£999	£750,000	£250	004085160
<b>3 Year Fixed</b>					
Fee Saver	6.04%	£0	£750,000	£350	004085166
Standard	5.79%	£999	£750,000	£350	004085172
<b>5 Year Fixed</b>					
Fee Saver	5.34%	£0	£750,000	£500	004085178
Standard	5.17%	£999	£750,000	£500	004085185
Premier Customers Only	5.14%	£1,499	£750,000	£0	004085191
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.54% + BoE Base Rate	£999	£750,000	£0	001009164

### Maximum 90% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.19%	£0	£550,000	£250	004085155
Standard	5.89%	£999	£550,000	£250	004085161
<b>3 Year Fixed</b>					
Fee Saver	6.14%	£0	£550,000	£350	004085167
Standard	5.84%	£999	£550,000	£350	004085173
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£550,000	£500	004085179
Standard	5.37%	£999	£550,000	£500	004085186
Premier Customers Only	5.34%	£1,499	£550,000	£0	004085192
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.89% + BoE Base Rate	£999	£550,000	£0	001009165

### 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>5 Year Fixed</b>					
Fee Saver	5.79%	£0	£500,000	£500	004085180

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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	5.84%	£0	£5,000,000	£250	004085193
Standard	5.56%	£999	£5,000,000	£250	004085199
<b>3 Year Fixed</b>					
Fee Saver	5.78%	£0	£5,000,000	£350	004085205
Standard	5.49%	£999	£5,000,000	£350	004085211
<b>5 Year Fixed</b>					
Fee Saver	5.13%	£0	£5,000,000	£0	004085217
Standard	4.93%	£999	£5,000,000	£0	004085224
Premier Customers Only	4.90%	£1,499	£5,000,000	£0	004085230
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.19% + BoE Base Rate	£999	£5,000,000	£0	001009166

### 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	5.84%	£0	£2,000,000	£250	004085194
Standard	5.64%	£999	£2,000,000	£250	004085200
<b>3 Year Fixed</b>					
Fee Saver	5.78%	£0	£2,000,000	£350	004085206
Standard	5.58%	£999	£2,000,000	£350	004085212
<b>5 Year Fixed</b>					
Fee Saver	5.16%	£0	£2,000,000	£0	004085218
Standard	4.99%	£999	£2,000,000	£0	004085225
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004085231
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	001009167

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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	5.84%	£0	£2,000,000	£250	004085195
Standard	5.64%	£999	£2,000,000	£250	004085201
<b>3 Year Fixed</b>					
Fee Saver	5.78%	£0	£2,000,000	£350	004085207
Standard	5.58%	£999	£2,000,000	£350	004085213
<b>5 Year Fixed</b>					
Fee Saver	5.16%	£0	£2,000,000	£0	004085219
Standard	4.99%	£999	£2,000,000	£0	004085226
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004085232
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	001009168

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.09%	£0	£1,000,000	£250	004085196
Standard	5.79%	£999	£1,000,000	£250	004085202
<b>3 Year Fixed</b>					
Fee Saver	6.04%	£0	£1,000,000	£350	004085208
Standard	5.74%	£999	£1,000,000	£350	004085214
<b>5 Year Fixed</b>					
Fee Saver	5.34%	£0	£1,000,000	£350	004085220
Standard	5.17%	£999	£1,000,000	£350	004085227
Premier Customers Only	5.14%	£1,499	£1,000,000	£0	004085233
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£1,000,000	£0	001009169

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.09%	£0	£750,000	£250	004085197
Standard	5.83%	£999	£750,000	£250	004085203
<b>3 Year Fixed</b>					
Fee Saver	6.04%	£0	£750,000	£350	004085209
Standard	5.79%	£999	£750,000	£350	004085215
<b>5 Year Fixed</b>					
Fee Saver	5.34%	£0	£750,000	£350	004085221
Standard	5.17%	£999	£750,000	£350	004085228
Premier Customers Only	5.14%	£1,499	£750,000	£0	004085234
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.54% + BoE Base Rate	£999	£750,000	£0	001009170

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.19%	£0	£550,000	£250	004085198
Standard	5.89%	£999	£550,000	£250	004085204
<b>3 Year Fixed</b>					
Fee Saver	6.14%	£0	£550,000	£350	004085210
Standard	5.84%	£999	£550,000	£350	004085216
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£550,000	£350	004085222
Standard	5.37%	£999	£550,000	£350	004085229
Premier Customers Only	5.34%	£1,499	£550,000	£0	004085235
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.89% + BoE Base Rate	£999	£550,000	£0	001009171

### 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>5 Year Fixed</b>					
Fee Saver	5.79%	£0	£500,000	£350	004085223

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Bank of England Base Rate  
 3 Year Fixed Rate end date  
 10 Year Fixed Rate end date

5.25%
31.12.26
31.12.33

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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	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	6.04%	£0	£5,000,000	£0	Yes	004085243
Standard	5.69%	£999	£5,000,000	£0	Yes	004085247
Fee Saver Cashback	6.04%	£0	£5,000,000	£300	No	004085273
Standard Cashback	5.69%	£999	£5,000,000	£300	No	004085277
<b>3 Year Fixed</b>						
Fee Saver	5.93%	£0	£5,000,000	£0	Yes	004085250
Standard	5.73%	£999	£5,000,000	£0	Yes	004085251
<b>5 Year Fixed</b>						
Fee Saver	5.39%	£0	£5,000,000	£0	Yes	004085257
Standard	5.19%	£999	£5,000,000	£0	Yes	004085262
Premier Customers Only	5.16%	£1,499	£5,000,000	£0	Yes	004085265
Fee Saver Cashback	5.39%	£0	£5,000,000	£300	No	004085280
Standard Cashback	5.19%	£999	£5,000,000	£300	No	004085285
<b>10 Year Fixed</b>						
Fee Saver	5.19%	£0	£5,000,000	£0	Yes	004085268
Standard	5.04%	£999	£5,000,000	£0	Yes	004085269
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	Yes	001009172

### Maximum 70% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	6.17%	£0	£2,000,000	£0	Yes	004085244
Standard	5.83%	£999	£2,000,000	£0	Yes	004085248
Fee Saver Cashback	6.17%	£0	£2,000,000	£300	No	004085274
Standard Cashback	5.83%	£999	£2,000,000	£300	No	004085278
<b>3 Year Fixed</b>						
Fee Saver	6.08%	£0	£2,000,000	£0	Yes	004084601
Standard	5.76%	£999	£2,000,000	£0	Yes	004085252
<b>5 Year Fixed</b>						
Fee Saver	5.49%	£0	£2,000,000	£0	Yes	004085258
Standard	5.25%	£999	£2,000,000	£0	Yes	004085263
Premier Customers Only	5.22%	£1,499	£2,000,000	£0	Yes	004085266
Fee Saver Cashback	5.49%	£0	£2,000,000	£300	No	004085281
Standard Cashback	5.25%	£999	£2,000,000	£300	No	004085286
<b>10 Year Fixed</b>						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004084631
Standard	5.19%	£999	£2,000,000	£0	Yes	004084635
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009173



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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	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	6.17%	£0	£2,000,000	£0	Yes	004085245
Standard	5.83%	£999	£2,000,000	£0	Yes	004085249
Fee Saver Cashback	6.17%	£0	£2,000,000	£300	No	004085275
Standard Cashback	5.83%	£999	£2,000,000	£300	No	004085279
<b>3 Year Fixed</b>						
Fee Saver	6.08%	£0	£2,000,000	£0	Yes	004084602
Standard	5.76%	£999	£2,000,000	£0	Yes	004085253
<b>5 Year Fixed</b>						
Fee Saver	5.49%	£0	£2,000,000	£0	Yes	004085259
Standard	5.25%	£999	£2,000,000	£0	Yes	004085264
Premier Customers Only	5.22%	£1,499	£2,000,000	£0	Yes	004085267
Fee Saver Cashback	5.49%	£0	£2,000,000	£300	No	004085282
Standard Cashback	5.25%	£999	£2,000,000	£300	No	004085287
<b>10 Year Fixed</b>						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004084632
Standard	5.19%	£999	£2,000,000	£0	Yes	004084636
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009174

### Maximum 80% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	6.32%	£0	£1,000,000	£0	Yes	004085246
Standard	6.03%	£999	£1,000,000	£0	Yes	004084597
Fee Saver Cashback	6.32%	£0	£1,000,000	£300	No	004085276
Standard Cashback	6.03%	£999	£1,000,000	£300	No	004084659
<b>3 Year Fixed</b>						
Fee Saver	6.23%	£0	£1,000,000	£0	Yes	004084603
Standard	5.95%	£999	£1,000,000	£0	Yes	004085254
<b>5 Year Fixed</b>						
Fee Saver	5.74%	£0	£1,000,000	£0	Yes	004085260
Standard	5.59%	£999	£1,000,000	£0	Yes	004084621
Premier Customers Only	5.56%	£1,499	£1,000,000	£0	Yes	004084627
Fee Saver Cashback	5.74%	£0	£1,000,000	£300	No	004085283
Standard Cashback	5.59%	£999	£1,000,000	£300	No	004084671
<b>10 Year Fixed</b>						
Fee Saver	5.44%	£0	£1,000,000	£0	Yes	004084633
Standard	5.34%	£999	£1,000,000	£0	Yes	004084637
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.49% + BoE Base Rate	£999	£1,000,000	£0	Yes	001009175

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### Maximum 85% LTV - Remortgage Residential Range

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<b>2 Year Fixed</b>						
Fee Saver	6.38%	£0	£750,000	£0	Yes	004084592
Standard	6.09%	£999	£750,000	£0	Yes	004084598
Fee Saver Cashback	6.38%	£0	£750,000	£300	No	004084654
Standard Cashback	6.09%	£999	£750,000	£300	No	004084660
<b>3 Year Fixed</b>						
Fee Saver	6.23%	£0	£750,000	£0	Yes	004084604
Standard	5.95%	£999	£750,000	£0	Yes	004085255
<b>5 Year Fixed</b>						
Fee Saver	5.79%	£0	£750,000	£0	Yes	004085261
Standard	5.59%	£999	£750,000	£0	Yes	004084622
Premier Customers Only	5.56%	£1,499	£750,000	£0	Yes	004084628
Fee Saver Cashback	5.79%	£0	£750,000	£300	No	004085284
Standard Cashback	5.59%	£999	£750,000	£300	No	004084672
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.54% + BoE Base Rate	£999	£750,000	£0	Yes	001009176

### Maximum 90% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	6.49%	£0	£550,000	£0	Yes	004084593
Standard	6.14%	£999	£550,000	£0	Yes	004084599
Fee Saver Cashback	6.49%	£0	£550,000	£300	No	004084655
Standard Cashback	6.14%	£999	£550,000	£300	No	004084661
<b>3 Year Fixed</b>						
Fee Saver	6.23%	£0	£550,000	£0	Yes	004084605
Standard	5.99%	£999	£550,000	£0	Yes	004085256
<b>5 Year Fixed</b>						
Fee Saver	5.89%	£0	£550,000	£0	Yes	004084617
Standard	5.69%	£999	£550,000	£0	Yes	004084623
Premier Customers Only	5.66%	£1,499	£550,000	£0	Yes	004084629
Fee Saver Cashback	5.89%	£0	£550,000	£300	No	004084667
Standard Cashback	5.69%	£999	£550,000	£300	No	004084673
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.94% + BoE Base Rate	£999	£550,000	£0	Yes	001009177



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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 Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.44%	£0	£5,000,000	£0	004085349
Standard	6.09%	£999	£5,000,000	£0	004085352
<b>3 Year Fixed</b>					
Fee Saver	6.33%	£0	£5,000,000	£0	004085355
Standard	6.13%	£999	£5,000,000	£0	004085356
<b>5 Year Fixed</b>					
Fee Saver	5.79%	£0	£5,000,000	£0	004085359
Standard	5.59%	£999	£5,000,000	£0	004085362
Premier Customers Only	5.56%	£1,499	£5,000,000	£0	004085365
<b>10 Year Fixed</b>					
Fee Saver	5.59%	£0	£5,000,000	£0	004085368
Standard	5.44%	£999	£5,000,000	£0	004085369
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.59% + BoE Base Rate	£999	£5,000,000	£0	001009184

### Maximum 70% LTV - International Purchase 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	6.57%	£0	£2,000,000	£0	004085350
Standard	6.23%	£999	£2,000,000	£0	004085353
<b>3 Year Fixed</b>					
Fee Saver	6.48%	£0	£2,000,000	£0	004084808
Standard	6.16%	£999	£2,000,000	£0	004085357
<b>5 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004085360
Standard	5.65%	£999	£2,000,000	£0	004085363
Premier Customers Only	5.62%	£1,499	£2,000,000	£0	004085366
<b>10 Year Fixed</b>					
Fee Saver	5.74%	£0	£2,000,000	£0	004084823
Standard	5.59%	£999	£2,000,000	£0	004084826
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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 Purchase 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	6.57%	£0	£2,000,000	£0	004085351
Standard	6.23%	£999	£2,000,000	£0	004085354
<b>3 Year Fixed</b>					
Fee Saver	6.48%	£0	£2,000,000	£0	004084809
Standard	6.16%	£999	£2,000,000	£0	004085358
<b>5 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004085361
Standard	5.65%	£999	£2,000,000	£0	004085364
Premier Customers Only	5.62%	£1,499	£2,000,000	£0	004085367
<b>10 Year Fixed</b>					
Fee Saver	5.74%	£0	£2,000,000	£0	004084824
Standard	5.59%	£999	£2,000,000	£0	004084827
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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 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	6.44%	£0	£5,000,000	£0	004085375
Standard	6.09%	£999	£5,000,000	£0	004085378
<b>3 Year Fixed</b>					
Fee Saver	6.33%	£0	£5,000,000	£0	004085381
Standard	6.13%	£999	£5,000,000	£0	004085382
<b>5 Year Fixed</b>					
Fee Saver	5.79%	£0	£5,000,000	£0	004085385
Standard	5.59%	£999	£5,000,000	£0	004085388
Premier Customers Only	5.56%	£1,499	£5,000,000	£0	004085391
<b>10 Year Fixed</b>					
Fee Saver	5.59%	£0	£5,000,000	£0	004085394
Standard	5.44%	£999	£5,000,000	£0	004085395
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.59% + BoE Base Rate	£999	£5,000,000	£0	001009187

### Maximum 70% LTV - International 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	6.57%	£0	£2,000,000	£0	004085376
Standard	6.23%	£999	£2,000,000	£0	004085379
<b>3 Year Fixed</b>					
Fee Saver	6.48%	£0	£2,000,000	£0	004084847
Standard	6.16%	£999	£2,000,000	£0	004085383
<b>5 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004085386
Standard	5.65%	£999	£2,000,000	£0	004085389
Premier Customers Only	5.62%	£1,499	£2,000,000	£0	004085392
<b>10 Year Fixed</b>					
Fee Saver	5.74%	£0	£2,000,000	£0	004084862
Standard	5.59%	£999	£2,000,000	£0	004084865
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009188



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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 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	6.57%	£0	£2,000,000	£0	004085377
Standard	6.23%	£999	£2,000,000	£0	004085380
<b>3 Year Fixed</b>					
Fee Saver	6.48%	£0	£2,000,000	£0	004084848
Standard	6.16%	£999	£2,000,000	£0	004085384
<b>5 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004085387
Standard	5.65%	£999	£2,000,000	£0	004085390
Premier Customers Only	5.62%	£1,499	£2,000,000	£0	004085393
<b>10 Year Fixed</b>					
Fee Saver	5.74%	£0	£2,000,000	£0	004084863
Standard	5.59%	£999	£2,000,000	£0	004084866
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009189

Rates Effective From	27.09.23
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate

5.25%
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Please note that all customers are entitled to a free standard valuation  
A Completion fee of £17 is subject to application type

### Maximum 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>					
Fee Saver	6.29%	£0	£2,000,000	£0	004085236
Standard	5.64%	£1,999		£0	004084579
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£2,000,000	£0	004084582
Standard	5.21%	£1,999		£0	004085241
<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	001008914
Standard	0.54% + BoE Base Rate	£1,999		£0	001008917

### 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>					
Fee Saver	6.34%	£0	£1,000,000	£0	004085237
Standard	5.74%	£1,999		£0	004084580
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004085239
Standard	5.24%	£1,999		£0	004085242
<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	001008915
Standard	0.54% + BoE Base Rate	£1,999		£0	001008918

### 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>					
Fee Saver	6.34%	£0	£1,000,000	£0	004085238
Standard	5.74%	£1,999		£0	004084581
<b>5 Year Fixed</b>					
Fee Saver	5.74%	£0	£1,000,000	£0	004085240
Standard	5.49%	£1,999		£0	004084587
<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	001008916
Standard	0.69% + BoE Base Rate	£1,999		£0	001009010

Rates Effective From	27.09.23
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate

5.25%

Please note that all customers are entitled to a free standard valuation  
A Completion fee of £17 is subject to application type

### Maximum 60% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.29%	£0	£2,000,000	£0	004084638
Standard	5.64%	£1,999		£0	004084641
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£2,000,000	£0	004085270
Standard	5.34%	£1,999		£0	004084647
<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	001008925
Standard	0.54% + BoE Base Rate	£1,999		£0	001008928

### 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>					
Fee Saver	6.39%	£0	£1,000,000	£0	004084639
Standard	5.74%	£1,999		£0	004084642
<b>5 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004085271
Standard	5.34%	£1,999		£0	004085272
<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	001008926
Standard	0.54% + BoE Base Rate	£1,999		£0	001008929

### 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>					
Fee Saver	6.39%	£0	£1,000,000	£0	004084640
Standard	5.74%	£1,999		£0	004084643
<b>5 Year Fixed</b>					
Fee Saver	5.69%	£0	£1,000,000	£0	004084646
Standard	5.39%	£1,999		£0	004084649
<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	001008927
Standard	0.74% + BoE Base Rate	£1,999		£0	001008930





Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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	5.84%	£0	£5,000,000	£0	004084674
Standard	5.53%	£999	£5,000,000	£0	004084680
<b>3 Year Fixed</b>					
Fee Saver	5.64%	£0	£5,000,000	£0	004084686
Standard	5.44%	£999	£5,000,000	£0	004084692
<b>5 Year Fixed</b>					
Fee Saver	5.13%	£0	£5,000,000	£0	004085306
Standard	4.93%	£999	£5,000,000	£0	004085312
Premier Customers Only	4.90%	£1,499	£5,000,000	£0	004085318
<b>10 Year Fixed</b>					
Fee Saver	5.14%	£0	£400,000	£0	004084716
Standard	4.99%	£999	£400,000	£0	004084720
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009178

### 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	5.84%	£0	£2,000,000	£0	004085303
Standard	5.64%	£999	£2,000,000	£0	004084681
<b>3 Year Fixed</b>					
Fee Saver	5.69%	£0	£2,000,000	£0	004084687
Standard	5.44%	£999	£2,000,000	£0	004084693
<b>5 Year Fixed</b>					
Fee Saver	5.16%	£0	£2,000,000	£0	004085307
Standard	4.99%	£999	£2,000,000	£0	004085313
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004085319
<b>10 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004084717
Standard	5.04%	£999	£2,000,000	£0	004084721
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009179



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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	5.84%	£0	£2,000,000	£0	004085304
Standard	5.64%	£999	£2,000,000	£0	004084682
<b>3 Year Fixed</b>					
Fee Saver	5.69%	£0	£2,000,000	£0	004084688
Standard	5.44%	£999	£2,000,000	£0	004084694
<b>5 Year Fixed</b>					
Fee Saver	5.16%	£0	£2,000,000	£0	004085308
Standard	4.99%	£999	£2,000,000	£0	004085314
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004085320
<b>10 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004084718
Standard	5.14%	£999	£2,000,000	£0	004084722
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£0	001009180

### 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	5.94%	£0	£1,000,000	£0	004084677
Standard	5.74%	£999	£1,000,000	£0	004084683
<b>3 Year Fixed</b>					
Fee Saver	5.79%	£0	£1,000,000	£0	004084689
Standard	5.49%	£999	£1,000,000	£0	004084695
<b>5 Year Fixed</b>					
Fee Saver	5.34%	£0	£1,000,000	£0	004085309
Standard	5.17%	£999	£1,000,000	£0	004085315
Premier Customers Only	5.14%	£1,499	£1,000,000	£0	004085321
<b>10 Year Fixed</b>					
Fee Saver	5.29%	£0	£1,000,000	£0	004084719
Standard	5.14%	£999	£1,000,000	£0	004084723
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£1,000,000	£0	001009139



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26

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	5.99%	£0	£750,000	£0	004084678
Standard	5.83%	£999	£750,000	£0	004085305
<b>3 Year Fixed</b>					
Fee Saver	5.84%	£0	£750,000	£0	004084690
Standard	5.49%	£999	£750,000	£0	004084696
<b>5 Year Fixed</b>					
Fee Saver	5.34%	£0	£750,000	£0	004085310
Standard	5.17%	£999	£750,000	£0	004085316
Premier Customers Only	5.14%	£1,499	£750,000	£0	004085322
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001008935

### 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	5.99%	£0	£550,000	£0	004084679
Standard	5.89%	£999	£550,000	£0	004084685
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£550,000	£0	004084691
Standard	5.74%	£999	£550,000	£0	004084697
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£550,000	£0	004085311
Standard	5.37%	£999	£550,000	£0	004085317
Premier Customers Only	5.34%	£1,499	£550,000	£0	004085323
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£550,000	£0	001009140



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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	5.84%	£0	£5,000,000	£0	004084736
Standard	5.53%	£999	£5,000,000	£0	004084743
<b>3 Year Fixed</b>					
Fee Saver	5.64%	£0	£5,000,000	£0	004084749
Standard	5.44%	£999	£5,000,000	£0	004084756
<b>5 Year Fixed</b>					
Fee Saver	5.13%	£0	£5,000,000	£0	004085329
Standard	4.93%	£999	£5,000,000	£0	004085335
Premier Customers Only	4.90%	£1,499	£5,000,000	£0	004085341
<b>10 Year Fixed</b>					
Fee Saver	5.14%	£0	£5,000,000	£0	004084781
Standard	4.99%	£999	£5,000,000	£0	004084785
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009181
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
<b>2 Year Fixed</b>					
Fee Saver	5.84%	£0	£2,000,000	£0	004085326
Standard	5.64%	£999	£2,000,000	£0	004084744
<b>3 Year Fixed</b>					
Fee Saver	5.69%	£0	£2,000,000	£0	004084750
Standard	5.44%	£999	£2,000,000	£0	004084757
<b>5 Year Fixed</b>					
Fee Saver	5.16%	£0	£2,000,000	£0	004085330
Standard	4.99%	£999	£2,000,000	£0	004085336
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004085342
<b>10 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004084782
Standard	5.04%	£999	£2,000,000	£0	004084786
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£0	001009182
Fee Saver	0.99% + BoE Base Rate	£0	£2,000,000	£0	001008812



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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	5.84%	£0	£2,000,000	£0	004085327
Standard	5.64%	£999	£2,000,000	£0	004084745
<b>3 Year Fixed</b>					
Fee Saver	5.69%	£0	£2,000,000	£0	004084751
Standard	5.44%	£999	£2,000,000	£0	004084758
<b>5 Year Fixed</b>					
Fee Saver	5.16%	£0	£2,000,000	£0	004085331
Standard	4.99%	£999	£2,000,000	£0	004085337
Premier Customers Only	4.96%	£1,499	£2,000,000	£0	004085343
<b>10 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004084783
Standard	5.14%	£999	£2,000,000	£0	004084787
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£0	001009183
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
<b>2 Year Fixed</b>					
Fee Saver	5.94%	£0	£1,000,000	£0	004084739
Standard	5.74%	£999	£1,000,000	£0	004084746
<b>3 Year Fixed</b>					
Fee Saver	5.79%	£0	£1,000,000	£0	004084752
Standard	5.49%	£999	£1,000,000	£0	004084759
<b>5 Year Fixed</b>					
Fee Saver	5.34%	£0	£1,000,000	£0	004085332
Standard	5.17%	£999	£1,000,000	£0	004085338
Premier Customers Only	5.14%	£1,499	£1,000,000	£0	004085344
<b>10 Year Fixed</b>					
Fee Saver	5.29%	£0	£1,000,000	£0	004084784
Standard	5.14%	£999	£1,000,000	£0	004084788
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£1,000,000	£0	001009141
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008814



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26

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	5.99%	£0	£750,000	£0	004084740
Standard	5.83%	£999	£750,000	£0	004085328
<b>3 Year Fixed</b>					
Fee Saver	5.84%	£0	£750,000	£0	004084753
Standard	5.49%	£999	£750,000	£0	004084760
<b>5 Year Fixed</b>					
Fee Saver	5.34%	£0	£750,000	£0	004085333
Standard	5.17%	£999	£750,000	£0	004085339
Premier Customers Only	5.14%	£1,499	£750,000	£0	004085345
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001008940
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
<b>2 Year Fixed</b>					
Fee Saver	5.99%	£0	£550,000	£0	004084741
Standard	5.89%	£999	£550,000	£0	004084748
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£550,000	£0	004084754
Standard	5.74%	£999	£550,000	£0	004084761
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£550,000	£0	004085334
Standard	5.37%	£999	£550,000	£0	004085340
Premier Customers Only	5.34%	£1,499	£550,000	£0	004085346
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£550,000	£0	001009142
Fee Saver	1.24% + BoE Base Rate	£0	£550,000	£0	001009143

### Maximum 95% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.99%	£0	£500,000	£0	004084742
<b>3 Year Fixed</b>					
Fee Saver	5.99%	£0	£500,000	£0	004084755
<b>5 Year Fixed</b>					
Fee Saver	5.69%	£0	£500,000	£0	004084768
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.24% + BoE Base Rate	£0	£500,000	£0	001009144



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

Please note that all customers are entitled to a free standard valuation  
A Completion fee of £17 is subject to application type

### Maximum 60% LTV - International Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.44%	£0	£5,000,000	£0	004085349
Standard	6.09%	£999	£5,000,000	£0	004085352
<b>3 Year Fixed</b>					
Fee Saver	6.33%	£0	£5,000,000	£0	004085355
Standard	6.13%	£999	£5,000,000	£0	004085356
<b>5 Year Fixed</b>					
Fee Saver	5.79%	£0	£5,000,000	£0	004085359
Standard	5.59%	£999	£5,000,000	£0	004085362
Premier Customers Only	5.56%	£1,499	£5,000,000	£0	004085365
<b>10 Year Fixed</b>					
Fee Saver	5.59%	£0	£5,000,000	£0	004085368
Standard	5.44%	£999	£5,000,000	£0	004085369
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.59% + BoE Base Rate	£999	£5,000,000	£0	001009184

### 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	6.57%	£0	£2,000,000	£0	004085350
Standard	6.23%	£999	£2,000,000	£0	004085353
<b>3 Year Fixed</b>					
Fee Saver	6.48%	£0	£2,000,000	£0	004084808
Standard	6.16%	£999	£2,000,000	£0	004085357
<b>5 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004085360
Standard	5.65%	£999	£2,000,000	£0	004085363
Premier Customers Only	5.62%	£1,499	£2,000,000	£0	004085366
<b>10 Year Fixed</b>					
Fee Saver	5.74%	£0	£2,000,000	£0	004084823
Standard	5.59%	£999	£2,000,000	£0	004084826
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	27.09.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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	6.57%	£0	£2,000,000	£0	004085351
Standard	6.23%	£999	£2,000,000	£0	004085354
<b>3 Year Fixed</b>					
Fee Saver	6.48%	£0	£2,000,000	£0	004084809
Standard	6.16%	£999	£2,000,000	£0	004085358
<b>5 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004085361
Standard	5.65%	£999	£2,000,000	£0	004085364
Premier Customers Only	5.62%	£1,499	£2,000,000	£0	004085367
<b>10 Year Fixed</b>					
Fee Saver	5.74%	£0	£2,000,000	£0	004084824
Standard	5.59%	£999	£2,000,000	£0	004084827
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186



Rates Effective From

27.09.23

Current BTL SVR

7.60%

2 Year Fixed Rate end date

31.12.25

5 Year Fixed Rate end date

31.12.28

Bank of England Base Rate

5.25%

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

A Completion fee of £17 is subject to application type

### Maximum 60% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.29%	£0	£2,000,000	£0	004084724
Standard	5.34%	£1,999		£0	004084727
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004084730
Standard	5.21%	£1,999		£0	004085324
<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	0.49% + 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
<b>2 Year Fixed</b>					
Fee Saver	6.29%	£0	£1,000,000	£0	004084725
Standard	5.39%	£1,999		£0	004084728
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£1,000,000	£0	004084731
Standard	5.24%	£1,999		£0	004085325
<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>					
Fee Saver	6.34%	£0	£1,000,000	£0	004084726
Standard	5.39%	£1,999		£0	004084729
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£1,000,000	£0	004084732
Standard	5.29%	£1,999		£0	004084735
<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	27.09.23
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.12.25
5 Year Fixed Rate end date	31.12.28

Bank of England Base Rate 5.25%

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

### Maximum 60% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	6.29%	£0	£2,000,000	£0	004084789
Standard	5.34%	£1,999		£0	004084792
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004084795
Standard	5.21%	£1,999		£0	004085347
<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	0.49% + 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
<b>2 Year Fixed</b>					
Fee Saver	6.29%	£0	£1,000,000	£0	004084790
Standard	5.39%	£1,999		£0	004084793
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£1,000,000	£0	004084796
Standard	5.24%	£1,999		£0	004085348
<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	6.34%	£0	£1,000,000	£0	004084791
Standard	5.39%	£1,999		£0	004084794
<b>5 Year Fixed</b>					
Fee Saver	5.49%	£0	£1,000,000	£0	004084797
Standard	5.29%	£1,999		£0	004084800
<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