

HSBC UK Mortgage Rate Sheet

Rates Effective From	05.10.23	Current BTL SVR	7.60%
Current Residential SVR	6.99%	Bank of England Base Rate	5.25%
2 Year Fixed Rate End Date	31.12.25	3 Year Fixed Rate End Date	31.12.26
5 Year Fixed Rate End Date	31.12.28	10 Year Fixed Rate End Date	31.12.33

New Business Mortgage Rate Sheet
First Time Buyer Rate Sheet Home Mover Rate Sheet Remortgage Rate Sheet International Residential Purchase Rate Sheet International Residential Remortgage Rate Sheet Purchase BTL Rate Sheet Remortgage BTL Rate Sheet
Existing Mortgage Customer Rate Sheet
Existing Mortgage Customer Borrowing More Rate Sheet Existing Mortgage Customer Switching Rate Sheet International Existing Customer Switching Residential Rate Sheet Existing BTL Mortgage Customer Borrowing More Rate Sheet Existing BTL Mortgage Customer Switching Rate Sheet

Rates Effective From	05.10.23
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
2 Year Fixed					
Fee Saver	5.59%	£0	£5,000,000	£0	004085569
Standard	5.34%	£999	£5,000,000	£0	004085575
3 Year Fixed					
Fee Saver	5.54%	£0	£5,000,000	£0	004085581
Standard	5.29%	£999	£5,000,000	£0	004085587
5 Year Fixed					
Fee Saver	5.08%	£0	£5,000,000	£0	004085591
Standard	4.84%	£999	£5,000,000	£0	004085597
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	004085603
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.63%	£0	£2,000,000	£0	004085570
Standard	5.39%	£999	£2,000,000	£0	004085576
3 Year Fixed					
Fee Saver	5.59%	£0	£2,000,000	£0	004085582
Standard	5.34%	£999	£2,000,000	£0	004085588
5 Year Fixed					
Fee Saver	5.12%	£0	£2,000,000	£0	004085592
Standard	4.89%	£999	£2,000,000	£0	004085598
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004085604
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	001009161

Rates Effective From	05.10.23
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 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	5.63%	£0	£2,000,000	£0	004085571
Standard	5.39%	£999	£2,000,000	£0	004085577
3 Year Fixed					
Fee Saver	5.59%	£0	£2,000,000	£0	004085583
Standard	5.34%	£999	£2,000,000	£0	004085589
5 Year Fixed					
Fee Saver	5.12%	£0	£2,000,000	£0	004085593
Standard	4.89%	£999	£2,000,000	£0	004085599
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004085605
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.99%	£0	£1,000,000	£250	004085572
Standard	5.74%	£999	£1,000,000	£250	004085578
3 Year Fixed					
Fee Saver	5.94%	£0	£1,000,000	£350	004085584
Standard	5.69%	£999	£1,000,000	£350	004085590
5 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£500	004085594
Standard	5.14%	£999	£1,000,000	£500	004085600
Premier Customers Only	5.11%	£1,499	£1,000,000	£0	004085606
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£1,000,000	£0	001009163

Rates Effective From	05.10.23
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
3 Year Fixed Rate end date

5.25%
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
2 Year Fixed					
Fee Saver	5.99%	£0	£750,000	£250	004085573
Standard	5.79%	£999	£750,000	£250	004085579
3 Year Fixed					
Fee Saver	5.94%	£0	£750,000	£350	004085585
Standard	5.79%	£999	£750,000	£350	004085172
5 Year Fixed					
Fee Saver	5.29%	£0	£750,000	£500	004085595
Standard	5.14%	£999	£750,000	£500	004085601
Premier Customers Only	5.11%	£1,499	£750,000	£0	004085607
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.09%	£0	£550,000	£250	004085574
Standard	5.84%	£999	£550,000	£250	004085580
3 Year Fixed					
Fee Saver	6.04%	£0	£550,000	£350	004085586
Standard	5.84%	£999	£550,000	£350	004085173
5 Year Fixed					
Fee Saver	5.44%	£0	£550,000	£500	004085596
Standard	5.29%	£999	£550,000	£500	004085602
Premier Customers Only	5.26%	£1,499	£550,000	£0	004085608
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
5 Year Fixed					
Fee Saver	5.79%	£0	£500,000	£500	004085180

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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 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	5.59%	£0	£5,000,000	£0	004085609
Standard	5.34%	£999	£5,000,000	£0	004085615
3 Year Fixed					
Fee Saver	5.54%	£0	£5,000,000	£0	004085621
Standard	5.29%	£999	£5,000,000	£0	004085627
5 Year Fixed					
Fee Saver	5.08%	£0	£5,000,000	£0	004085631
Standard	4.84%	£999	£5,000,000	£0	004085637
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	004085643
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.63%	£0	£2,000,000	£0	004085610
Standard	5.39%	£999	£2,000,000	£0	004085616
3 Year Fixed					
Fee Saver	5.59%	£0	£2,000,000	£0	004085622
Standard	5.34%	£999	£2,000,000	£0	004085628
5 Year Fixed					
Fee Saver	5.12%	£0	£2,000,000	£0	004085632
Standard	4.89%	£999	£2,000,000	£0	004085638
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004085644
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	001009167

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3 Year Fixed Rate end date	31.12.26

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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
2 Year Fixed					
Fee Saver	5.63%	£0	£2,000,000	£0	004085611
Standard	5.39%	£999	£2,000,000	£0	004085617
3 Year Fixed					
Fee Saver	5.59%	£0	£2,000,000	£0	004085623
Standard	5.34%	£999	£2,000,000	£0	004085629
5 Year Fixed					
Fee Saver	5.12%	£0	£2,000,000	£0	004085633
Standard	4.89%	£999	£2,000,000	£0	004085639
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004085645
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.99%	£0	£1,000,000	£250	004085612
Standard	5.74%	£999	£1,000,000	£250	004085618
3 Year Fixed					
Fee Saver	5.94%	£0	£1,000,000	£350	004085624
Standard	5.69%	£999	£1,000,000	£350	004085630
5 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£350	004085634
Standard	5.14%	£999	£1,000,000	£350	004085640
Premier Customers Only	5.11%	£1,499	£1,000,000	£0	004085646
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£1,000,000	£0	001009169

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3 Year Fixed Rate end date	31.12.26

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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	5.99%	£0	£750,000	£250	004085613
Standard	5.79%	£999	£750,000	£250	004085619
3 Year Fixed					
Fee Saver	5.94%	£0	£750,000	£350	004085625
Standard	5.79%	£999	£750,000	£350	004085215
5 Year Fixed					
Fee Saver	5.29%	£0	£750,000	£350	004085635
Standard	5.14%	£999	£750,000	£350	004085641
Premier Customers Only	5.11%	£1,499	£750,000	£0	004085647
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.09%	£0	£550,000	£250	004085614
Standard	5.84%	£999	£550,000	£250	004085620
3 Year Fixed					
Fee Saver	6.04%	£0	£550,000	£350	004085626
Standard	5.84%	£999	£550,000	£350	004085216
5 Year Fixed					
Fee Saver	5.44%	£0	£550,000	£350	004085636
Standard	5.29%	£999	£550,000	£350	004085642
Premier Customers Only	5.26%	£1,499	£550,000	£0	004085648
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
5 Year Fixed					
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
2 Year Fixed						
Fee Saver	5.99%	£0	£5,000,000	£0	Yes	004085658
Standard	5.59%	£999	£5,000,000	£0	Yes	004085664
Fee Saver Cashback	5.99%	£0	£5,000,000	£300	No	004085704
Standard Cashback	5.59%	£999	£5,000,000	£300	No	004085710
3 Year Fixed						
Fee Saver	5.89%	£0	£5,000,000	£0	Yes	004085670
Standard	5.69%	£999	£5,000,000	£0	Yes	004085676
5 Year Fixed						
Fee Saver	5.24%	£0	£5,000,000	£0	Yes	004085677
Standard	4.98%	£999	£5,000,000	£0	Yes	004085683
Premier Customers Only	4.95%	£1,499	£5,000,000	£0	Yes	004085689
Fee Saver Cashback	5.24%	£0	£5,000,000	£300	No	004085716
Standard Cashback	4.98%	£999	£5,000,000	£300	No	004085722
10 Year Fixed						
Fee Saver	5.19%	£0	£5,000,000	£0	Yes	004085268
Standard	5.04%	£999	£5,000,000	£0	Yes	004085269
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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
2 Year Fixed						
Fee Saver	6.08%	£0	£2,000,000	£0	Yes	004085659
Standard	5.68%	£999	£2,000,000	£0	Yes	004085665
Fee Saver Cashback	6.08%	£0	£2,000,000	£300	No	004085705
Standard Cashback	5.68%	£999	£2,000,000	£300	No	004085711
3 Year Fixed						
Fee Saver	5.94%	£0	£2,000,000	£0	Yes	004085671
Standard	5.76%	£999	£2,000,000	£0	Yes	004085252
5 Year Fixed						
Fee Saver	5.29%	£0	£2,000,000	£0	Yes	004085678
Standard	5.05%	£999	£2,000,000	£0	Yes	004085684
Premier Customers Only	5.02%	£1,499	£2,000,000	£0	Yes	004085690
Fee Saver Cashback	5.29%	£0	£2,000,000	£300	No	004085717
Standard Cashback	5.05%	£999	£2,000,000	£300	No	004085723
10 Year Fixed						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004084631
Standard	5.19%	£999	£2,000,000	£0	Yes	004084635
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009173

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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 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
2 Year Fixed						
Fee Saver	6.08%	£0	£2,000,000	£0	Yes	004085660
Standard	5.68%	£999	£2,000,000	£0	Yes	004085666
Fee Saver Cashback	6.08%	£0	£2,000,000	£300	No	004085706
Standard Cashback	5.68%	£999	£2,000,000	£300	No	004085712
3 Year Fixed						
Fee Saver	5.94%	£0	£2,000,000	£0	Yes	004085672
Standard	5.76%	£999	£2,000,000	£0	Yes	004085253
5 Year Fixed						
Fee Saver	5.29%	£0	£2,000,000	£0	Yes	004085679
Standard	5.05%	£999	£2,000,000	£0	Yes	004085685
Premier Customers Only	5.02%	£1,499	£2,000,000	£0	Yes	004085691
Fee Saver Cashback	5.29%	£0	£2,000,000	£300	No	004085718
Standard Cashback	5.05%	£999	£2,000,000	£300	No	004085724
10 Year Fixed						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004084632
Standard	5.19%	£999	£2,000,000	£0	Yes	004084636
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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
2 Year Fixed						
Fee Saver	6.19%	£0	£1,000,000	£0	Yes	004085661
Standard	5.88%	£999	£1,000,000	£0	Yes	004085667
Fee Saver Cashback	6.19%	£0	£1,000,000	£300	No	004085707
Standard Cashback	5.88%	£999	£1,000,000	£300	No	004085713
3 Year Fixed						
Fee Saver	6.14%	£0	£1,000,000	£0	Yes	004085673
Standard	5.95%	£999	£1,000,000	£0	Yes	004085254
5 Year Fixed						
Fee Saver	5.47%	£0	£1,000,000	£0	Yes	004085680
Standard	5.34%	£999	£1,000,000	£0	Yes	004085686
Premier Customers Only	5.31%	£1,499	£1,000,000	£0	Yes	004085692
Fee Saver Cashback	5.47%	£0	£1,000,000	£300	No	004085719
Standard Cashback	5.34%	£999	£1,000,000	£300	No	004085725
10 Year Fixed						
Fee Saver	5.44%	£0	£1,000,000	£0	Yes	004084633
Standard	5.34%	£999	£1,000,000	£0	Yes	004084637
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.49% + BoE Base Rate	£999	£1,000,000	£0	Yes	001009175

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 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 85% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	6.24%	£0	£750,000	£0	Yes	004085662
Standard	5.93%	£999	£750,000	£0	Yes	004085668
Fee Saver Cashback	6.24%	£0	£750,000	£300	No	004085708
Standard Cashback	5.93%	£999	£750,000	£300	No	004085714
3 Year Fixed						
Fee Saver	6.14%	£0	£750,000	£0	Yes	004085674
Standard	5.95%	£999	£750,000	£0	Yes	004085255
5 Year Fixed						
Fee Saver	5.60%	£0	£750,000	£0	Yes	004085681
Standard	5.39%	£999	£750,000	£0	Yes	004085687
Premier Customers Only	5.36%	£1,499	£750,000	£0	Yes	004085693
Fee Saver Cashback	5.60%	£0	£750,000	£300	No	004085720
Standard Cashback	5.39%	£999	£750,000	£300	No	004085726
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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
2 Year Fixed						
Fee Saver	6.39%	£0	£550,000	£0	Yes	004085663
Standard	6.09%	£999	£550,000	£0	Yes	004085669
Fee Saver Cashback	6.39%	£0	£550,000	£300	No	004085709
Standard Cashback	6.09%	£999	£550,000	£300	No	004085715
3 Year Fixed						
Fee Saver	6.19%	£0	£550,000	£0	Yes	004085675
Standard	5.99%	£999	£550,000	£0	Yes	004085256
5 Year Fixed						
Fee Saver	5.78%	£0	£550,000	£0	Yes	004085682
Standard	5.59%	£999	£550,000	£0	Yes	004085688
Premier Customers Only	5.56%	£1,499	£550,000	£0	Yes	004085694
Fee Saver Cashback	5.78%	£0	£550,000	£300	No	004085721
Standard Cashback	5.59%	£999	£550,000	£300	No	004085727
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.94% + BoE Base Rate	£999	£550,000	£0	Yes	001009177



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5 Year Fixed Rate end date	31.12.28

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3 Year Fixed Rate end date	31.12.26
10 Year Fixed Rate end date	31.12.33

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Maximum 60% LTV - International Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	6.39%	£0	£5,000,000	£0	004085817
Standard	5.99%	£999	£5,000,000	£0	004085820
3 Year Fixed					
Fee Saver	6.29%	£0	£5,000,000	£0	004085823
Standard	6.09%	£999	£5,000,000	£0	004085826
5 Year Fixed					
Fee Saver	5.64%	£0	£5,000,000	£0	004085827
Standard	5.38%	£999	£5,000,000	£0	004085830
Premier Customers Only	5.35%	£1,499	£5,000,000	£0	004085833
10 Year Fixed					
Fee Saver	5.59%	£0	£5,000,000	£0	004085368
Standard	5.44%	£999	£5,000,000	£0	004085369
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.48%	£0	£2,000,000	£0	004085818
Standard	6.08%	£999	£2,000,000	£0	004085821
3 Year Fixed					
Fee Saver	6.34%	£0	£2,000,000	£0	004085824
Standard	6.16%	£999	£2,000,000	£0	004085357
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004085828
Standard	5.45%	£999	£2,000,000	£0	004085831
Premier Customers Only	5.42%	£1,499	£2,000,000	£0	004085834
10 Year Fixed					
Fee Saver	5.74%	£0	£2,000,000	£0	004084823
Standard	5.59%	£999	£2,000,000	£0	004084826
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	05.10.23
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
2 Year Fixed					
Fee Saver	6.48%	£0	£2,000,000	£0	004085819
Standard	6.08%	£999	£2,000,000	£0	004085822
3 Year Fixed					
Fee Saver	6.34%	£0	£2,000,000	£0	004085825
Standard	6.16%	£999	£2,000,000	£0	004085358
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004085829
Standard	5.45%	£999	£2,000,000	£0	004085832
Premier Customers Only	5.42%	£1,499	£2,000,000	£0	004085835
10 Year Fixed					
Fee Saver	5.74%	£0	£2,000,000	£0	004084824
Standard	5.59%	£999	£2,000,000	£0	004084827
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186



Rates Effective From	05.10.23
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
2 Year Fixed					
Fee Saver	6.39%	£0	£5,000,000	£0	004085845
Standard	5.99%	£999	£5,000,000	£0	004085848
3 Year Fixed					
Fee Saver	6.29%	£0	£5,000,000	£0	004085851
Standard	6.09%	£999	£5,000,000	£0	004085854
5 Year Fixed					
Fee Saver	5.64%	£0	£5,000,000	£0	004085855
Standard	5.38%	£999	£5,000,000	£0	004085858
Premier Customers Only	5.35%	£1,499	£5,000,000	£0	004085861
10 Year Fixed					
Fee Saver	5.59%	£0	£5,000,000	£0	004085394
Standard	5.44%	£999	£5,000,000	£0	004085395
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.48%	£0	£2,000,000	£0	004085846
Standard	6.08%	£999	£2,000,000	£0	004085849
3 Year Fixed					
Fee Saver	6.34%	£0	£2,000,000	£0	004085852
Standard	6.16%	£999	£2,000,000	£0	004085383
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004085856
Standard	5.45%	£999	£2,000,000	£0	004085859
Premier Customers Only	5.42%	£1,499	£2,000,000	£0	004085862
10 Year Fixed					
Fee Saver	5.74%	£0	£2,000,000	£0	004084862
Standard	5.59%	£999	£2,000,000	£0	004084865
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009188



Rates Effective From	05.10.23
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
2 Year Fixed					
Fee Saver	6.48%	£0	£2,000,000	£0	004085847
Standard	6.08%	£999	£2,000,000	£0	004085850
3 Year Fixed					
Fee Saver	6.34%	£0	£2,000,000	£0	004085853
Standard	6.16%	£999	£2,000,000	£0	004085384
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004085857
Standard	5.45%	£999	£2,000,000	£0	004085860
Premier Customers Only	5.42%	£1,499	£2,000,000	£0	004085863
10 Year Fixed					
Fee Saver	5.74%	£0	£2,000,000	£0	004084863
Standard	5.59%	£999	£2,000,000	£0	004084866
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009189

Rates Effective From	05.10.23
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 - Purchase BTL 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	£2,000,000	£0	004085649
Standard	5.64%	£1,999		£0	004084579
5 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004085652
Standard	5.02%	£1,999		£0	004085655
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.24%	£0	£1,000,000	£0	004085650
Standard	5.74%	£1,999		£0	004084580
5 Year Fixed					
Fee Saver	5.49%	£0	£1,000,000	£0	004085653
Standard	5.06%	£1,999		£0	004085656
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.24%	£0	£1,000,000	£0	004085651
Standard	5.74%	£1,999		£0	004084581
5 Year Fixed					
Fee Saver	5.64%	£0	£1,000,000	£0	004085654
Standard	5.34%	£1,999		£0	004085657
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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	05.10.23
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
2 Year Fixed					
Fee Saver	6.19%	£0	£2,000,000	£0	004085695
Standard	5.64%	£1,999		£0	004084641
5 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004085698
Standard	5.02%	£1,999		£0	004085701
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.24%	£0	£1,000,000	£0	004085696
Standard	5.74%	£1,999		£0	004084642
5 Year Fixed					
Fee Saver	5.49%	£0	£1,000,000	£0	004085699
Standard	5.06%	£1,999		£0	004085702
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.24%	£0	£1,000,000	£0	004085697
Standard	5.74%	£1,999		£0	004084643
5 Year Fixed					
Fee Saver	5.54%	£0	£1,000,000	£0	004085700
Standard	5.34%	£1,999		£0	004085703
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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	05.10.23
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
2 Year Fixed					
Fee Saver	5.42%	£0	£5,000,000	£0	004085741
Standard	5.27%	£999	£5,000,000	£0	004085744
3 Year Fixed					
Fee Saver	5.54%	£0	£5,000,000	£0	004085750
Standard	5.29%	£999	£5,000,000	£0	004085753
5 Year Fixed					
Fee Saver	5.08%	£0	£5,000,000	£0	004085756
Standard	4.84%	£999	£5,000,000	£0	004085762
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	004085768
10 Year Fixed					
Fee Saver	5.14%	£0	£400,000	£0	004084716
Standard	4.99%	£999	£400,000	£0	004084720
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.53%	£0	£2,000,000	£0	004085742
Standard	5.38%	£999	£2,000,000	£0	004085745
3 Year Fixed					
Fee Saver	5.59%	£0	£2,000,000	£0	004085751
Standard	5.34%	£999	£2,000,000	£0	004085754
5 Year Fixed					
Fee Saver	5.12%	£0	£2,000,000	£0	004085757
Standard	4.89%	£999	£2,000,000	£0	004085763
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004085769
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004084717
Standard	5.04%	£999	£2,000,000	£0	004084721
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009179



Rates Effective From	05.10.23
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
2 Year Fixed					
Fee Saver	5.53%	£0	£2,000,000	£0	004085743
Standard	5.38%	£999	£2,000,000	£0	004085746
3 Year Fixed					
Fee Saver	5.59%	£0	£2,000,000	£0	004085752
Standard	5.34%	£999	£2,000,000	£0	004085755
5 Year Fixed					
Fee Saver	5.12%	£0	£2,000,000	£0	004085758
Standard	4.89%	£999	£2,000,000	£0	004085764
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004085770
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004084718
Standard	5.14%	£999	£2,000,000	£0	004084722
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.94%	£0	£1,000,000	£0	004084677
Standard	5.69%	£999	£1,000,000	£0	004085747
3 Year Fixed					
Fee Saver	5.79%	£0	£1,000,000	£0	004084689
Standard	5.49%	£999	£1,000,000	£0	004084695
5 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004085759
Standard	5.14%	£999	£1,000,000	£0	004085765
Premier Customers Only	5.11%	£1,499	£1,000,000	£0	004085771
10 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004084719
Standard	5.14%	£999	£1,000,000	£0	004084723
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£1,000,000	£0	001009139



Rates Effective From	05.10.23
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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.99%	£0	£750,000	£0	004084678
Standard	5.74%	£999	£750,000	£0	004085748
3 Year Fixed					
Fee Saver	5.84%	£0	£750,000	£0	004084690
Standard	5.49%	£999	£750,000	£0	004084696
5 Year Fixed					
Fee Saver	5.29%	£0	£750,000	£0	004085760
Standard	5.14%	£999	£750,000	£0	004085766
Premier Customers Only	5.11%	£1,499	£750,000	£0	004085772
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.99%	£0	£550,000	£0	004084679
Standard	5.79%	£999	£550,000	£0	004085749
3 Year Fixed					
Fee Saver	5.89%	£0	£550,000	£0	004084691
Standard	5.74%	£999	£550,000	£0	004084697
5 Year Fixed					
Fee Saver	5.44%	£0	£550,000	£0	004085761
Standard	5.29%	£999	£550,000	£0	004085767
Premier Customers Only	5.26%	£1,499	£550,000	£0	004085773
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£550,000	£0	001009140



Rates Effective From	05.10.23
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
2 Year Fixed					
Fee Saver	5.42%	£0	£5,000,000	£0	004085779
Standard	5.27%	£999	£5,000,000	£0	004085782
3 Year Fixed					
Fee Saver	5.54%	£0	£5,000,000	£0	004085788
Standard	5.29%	£999	£5,000,000	£0	004085791
5 Year Fixed					
Fee Saver	5.08%	£0	£5,000,000	£0	004085794
Standard	4.84%	£999	£5,000,000	£0	004085800
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	004085806
10 Year Fixed					
Fee Saver	5.14%	£0	£5,000,000	£0	004084781
Standard	4.99%	£999	£5,000,000	£0	004084785
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.53%	£0	£2,000,000	£0	004085780
Standard	5.38%	£999	£2,000,000	£0	004085783
3 Year Fixed					
Fee Saver	5.59%	£0	£2,000,000	£0	004085789
Standard	5.34%	£999	£2,000,000	£0	004085792
5 Year Fixed					
Fee Saver	5.12%	£0	£2,000,000	£0	004085795
Standard	4.89%	£999	£2,000,000	£0	004085801
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004085807
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004084782
Standard	5.04%	£999	£2,000,000	£0	004084786
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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	05.10.23
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
2 Year Fixed					
Fee Saver	5.53%	£0	£2,000,000	£0	004085781
Standard	5.38%	£999	£2,000,000	£0	004085784
3 Year Fixed					
Fee Saver	5.59%	£0	£2,000,000	£0	004085790
Standard	5.34%	£999	£2,000,000	£0	004085793
5 Year Fixed					
Fee Saver	5.12%	£0	£2,000,000	£0	004085796
Standard	4.89%	£999	£2,000,000	£0	004085802
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	004085808
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004084783
Standard	5.14%	£999	£2,000,000	£0	004084787
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.94%	£0	£1,000,000	£0	004084739
Standard	5.69%	£999	£1,000,000	£0	004085785
3 Year Fixed					
Fee Saver	5.79%	£0	£1,000,000	£0	004084752
Standard	5.49%	£999	£1,000,000	£0	004084759
5 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004085797
Standard	5.14%	£999	£1,000,000	£0	004085803
Premier Customers Only	5.11%	£1,499	£1,000,000	£0	004085809
10 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004084784
Standard	5.14%	£999	£1,000,000	£0	004084788
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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	05.10.23
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
2 Year Fixed					
Fee Saver	5.99%	£0	£750,000	£0	004084740
Standard	5.74%	£999	£750,000	£0	004085786
3 Year Fixed					
Fee Saver	5.84%	£0	£750,000	£0	004084753
Standard	5.49%	£999	£750,000	£0	004084760
5 Year Fixed					
Fee Saver	5.29%	£0	£750,000	£0	004085798
Standard	5.14%	£999	£750,000	£0	004085804
Premier Customers Only	5.11%	£1,499	£750,000	£0	004085810
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.99%	£0	£550,000	£0	004084741
Standard	5.79%	£999	£550,000	£0	004085787
3 Year Fixed					
Fee Saver	5.89%	£0	£550,000	£0	004084754
Standard	5.74%	£999	£550,000	£0	004084761
5 Year Fixed					
Fee Saver	5.44%	£0	£550,000	£0	004085799
Standard	5.29%	£999	£550,000	£0	004085805
Premier Customers Only	5.26%	£1,499	£550,000	£0	004085811
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	5.99%	£0	£500,000	£0	004084742
3 Year Fixed					
Fee Saver	5.99%	£0	£500,000	£0	004084755
5 Year Fixed					
Fee Saver	5.69%	£0	£500,000	£0	004084768
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.24% + BoE Base Rate	£0	£500,000	£0	001009144



Rates Effective From	05.10.23
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
2 Year Fixed					
Fee Saver	6.39%	£0	£5,000,000	£0	004085817
Standard	5.99%	£999	£5,000,000	£0	004085820
3 Year Fixed					
Fee Saver	6.29%	£0	£5,000,000	£0	004085823
Standard	6.09%	£999	£5,000,000	£0	004085826
5 Year Fixed					
Fee Saver	5.64%	£0	£5,000,000	£0	004085827
Standard	5.38%	£999	£5,000,000	£0	004085830
Premier Customers Only	5.35%	£1,499	£5,000,000	£0	004085833
10 Year Fixed					
Fee Saver	5.59%	£0	£5,000,000	£0	004085368
Standard	5.44%	£999	£5,000,000	£0	004085369
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	6.48%	£0	£2,000,000	£0	004085818
Standard	6.08%	£999	£2,000,000	£0	004085821
3 Year Fixed					
Fee Saver	6.34%	£0	£2,000,000	£0	004085824
Standard	6.16%	£999	£2,000,000	£0	004085357
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004085828
Standard	5.45%	£999	£2,000,000	£0	004085831
Premier Customers Only	5.42%	£1,499	£2,000,000	£0	004085834
10 Year Fixed					
Fee Saver	5.74%	£0	£2,000,000	£0	004084823
Standard	5.59%	£999	£2,000,000	£0	004084826
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	05.10.23
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
2 Year Fixed					
Fee Saver	6.48%	£0	£2,000,000	£0	004085819
Standard	6.08%	£999	£2,000,000	£0	004085822
3 Year Fixed					
Fee Saver	6.34%	£0	£2,000,000	£0	004085825
Standard	6.16%	£999	£2,000,000	£0	004085358
5 Year Fixed					
Fee Saver	5.69%	£0	£2,000,000	£0	004085829
Standard	5.45%	£999	£2,000,000	£0	004085832
Premier Customers Only	5.42%	£1,499	£2,000,000	£0	004085835
10 Year Fixed					
Fee Saver	5.74%	£0	£2,000,000	£0	004084824
Standard	5.59%	£999	£2,000,000	£0	004084827
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186

Rates Effective From

05.10.23

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
2 Year Fixed					
Fee Saver	6.19%	£0	£2,000,000	£0	004085774
Standard	5.34%	£1,999		£0	004084727
5 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004084730
Standard	5.02%	£1,999		£0	004085777
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					
Fee Saver	6.24%	£0	£1,000,000	£0	004085775
Standard	5.39%	£1,999		£0	004084728
5 Year Fixed					
Fee Saver	5.44%	£0	£1,000,000	£0	004084731
Standard	5.06%	£1,999		£0	004085778
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					
Fee Saver	6.24%	£0	£1,000,000	£0	004085776
Standard	5.39%	£1,999		£0	004084729
5 Year Fixed					
Fee Saver	5.49%	£0	£1,000,000	£0	004084732
Standard	5.29%	£1,999		£0	004084735
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	05.10.23
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
2 Year Fixed					
Fee Saver	6.19%	£0	£2,000,000	£0	004085812
Standard	5.34%	£1,999		£0	004084792
5 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004084795
Standard	5.02%	£1,999		£0	004085815
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	6.24%	£0	£1,000,000	£0	004085813
Standard	5.39%	£1,999		£0	004084793
5 Year Fixed					
Fee Saver	5.44%	£0	£1,000,000	£0	004084796
Standard	5.06%	£1,999		£0	004085816
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	6.24%	£0	£1,000,000	£0	004085814
Standard	5.39%	£1,999		£0	004084794
5 Year Fixed					
Fee Saver	5.49%	£0	£1,000,000	£0	004084797
Standard	5.29%	£1,999		£0	004084800
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