

# HSBC UK Mortgage Rate Sheet

Rates Effective From	01.11.23	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
<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>
Existing Mortgage Customer Rate Sheet
<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	01.11.23
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	5.54%	£0	£5,000,000	£0	004086097
Standard	5.24%	£999	£5,000,000	£0	004086104
<b>3 Year Fixed</b>					
Fee Saver	5.19%	£0	£5,000,000	£0	004086110
Standard	5.09%	£999	£5,000,000	£0	004086116
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£5,000,000	£0	004086122
Standard	4.74%	£999	£5,000,000	£0	004086129
Premier Customers Only	4.71%	£1,499	£5,000,000	£0	004086135
<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	5.58%	£0	£2,000,000	£0	004086098
Standard	5.34%	£999	£2,000,000	£0	004086105
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004086111
Standard	5.29%	£999	£2,000,000	£0	004086117
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004086123
Standard	4.84%	£999	£2,000,000	£0	004086130
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004086136
<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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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

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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	5.58%	£0	£2,000,000	£0	004086099
Standard	5.34%	£999	£2,000,000	£0	004086106
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004086112
Standard	5.29%	£999	£2,000,000	£0	004086118
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004086124
Standard	4.84%	£999	£2,000,000	£0	004086131
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004086137
<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	5.88%	£0	£1,000,000	£250	004086100
Standard	5.59%	£999	£1,000,000	£250	004086107
<b>3 Year Fixed</b>					
Fee Saver	5.84%	£0	£1,000,000	£350	004086113
Standard	5.59%	£999	£1,000,000	£350	004086119
<b>5 Year Fixed</b>					
Fee Saver	5.12%	£0	£1,000,000	£500	004086125
Standard	4.99%	£999	£1,000,000	£500	004086132
Premier Customers Only	4.96%	£1,499	£1,000,000	£0	004086138
<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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Current Residential SVR	6.99%
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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	5.88%	£0	£750,000	£250	004086101
Standard	5.59%	£999	£750,000	£250	004086108
<b>3 Year Fixed</b>					
Fee Saver	5.84%	£0	£750,000	£350	004086114
Standard	5.59%	£999	£750,000	£350	004086120
<b>5 Year Fixed</b>					
Fee Saver	5.12%	£0	£750,000	£500	004086126
Standard	4.99%	£999	£750,000	£500	004086133
Premier Customers Only	4.96%	£1,499	£750,000	£0	004086139
<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	5.96%	£0	£550,000	£250	004086102
Standard	5.69%	£999	£550,000	£250	004086109
<b>3 Year Fixed</b>					
Fee Saver	5.96%	£0	£550,000	£350	004086115
Standard	5.69%	£999	£550,000	£350	004086121
<b>5 Year Fixed</b>					
Fee Saver	5.29%	£0	£550,000	£500	004086127
Standard	5.14%	£999	£550,000	£500	004086134
Premier Customers Only	5.11%	£1,499	£550,000	£0	004086140
<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>2 Year Fixed</b>					
Fee Saver	6.39%	£0	£500,000	£250	004086103
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£500,000	£500	004086128

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### Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.54%	£0	£5,000,000	£0	004086141
Standard	5.24%	£999	£5,000,000	£0	004086148
<b>3 Year Fixed</b>					
Fee Saver	5.19%	£0	£5,000,000	£0	004086154
Standard	5.09%	£999	£5,000,000	£0	004086160
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£5,000,000	£0	004086166
Standard	4.74%	£999	£5,000,000	£0	004086173
Premier Customers Only	4.71%	£1,499	£5,000,000	£0	004086179
<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	5.58%	£0	£2,000,000	£0	004086142
Standard	5.34%	£999	£2,000,000	£0	004086149
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004086155
Standard	5.29%	£999	£2,000,000	£0	004086161
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004086167
Standard	4.84%	£999	£2,000,000	£0	004086174
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004086180
<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	5.58%	£0	£2,000,000	£0	004086143
Standard	5.34%	£999	£2,000,000	£0	004086150
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004086156
Standard	5.29%	£999	£2,000,000	£0	004086162
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004086168
Standard	4.84%	£999	£2,000,000	£0	004086175
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004086181
<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	5.88%	£0	£1,000,000	£250	004086144
Standard	5.59%	£999	£1,000,000	£250	004086151
<b>3 Year Fixed</b>					
Fee Saver	5.84%	£0	£1,000,000	£350	004086157
Standard	5.59%	£999	£1,000,000	£350	004086163
<b>5 Year Fixed</b>					
Fee Saver	5.12%	£0	£1,000,000	£350	004086169
Standard	4.99%	£999	£1,000,000	£350	004086176
Premier Customers Only	4.96%	£1,499	£1,000,000	£0	004086182
<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	5.88%	£0	£750,000	£250	004086145
Standard	5.59%	£999	£750,000	£250	004086152
<b>3 Year Fixed</b>					
Fee Saver	5.84%	£0	£750,000	£350	004086158
Standard	5.59%	£999	£750,000	£350	004086164
<b>5 Year Fixed</b>					
Fee Saver	5.12%	£0	£750,000	£350	004086170
Standard	4.99%	£999	£750,000	£350	004086177
Premier Customers Only	4.96%	£1,499	£750,000	£0	004086183
<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	5.96%	£0	£550,000	£250	004086146
Standard	5.69%	£999	£550,000	£250	004086153
<b>3 Year Fixed</b>					
Fee Saver	5.96%	£0	£550,000	£350	004086159
Standard	5.69%	£999	£550,000	£350	004086165
<b>5 Year Fixed</b>					
Fee Saver	5.29%	£0	£550,000	£350	004086171
Standard	5.14%	£999	£550,000	£350	004086178
Premier Customers Only	5.11%	£1,499	£550,000	£0	004086184
<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>2 Year Fixed</b>					
Fee Saver	6.39%	£0	£500,000	£250	004086147
<b>5 Year Fixed</b>					
Fee Saver	5.64%	£0	£500,000	£350	004086172

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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	5.89%	£0	£5,000,000	£0	Yes	004086197
Standard	5.59%	£999	£5,000,000	£0	Yes	004085664
Fee Saver Cashback	5.89%	£0	£5,000,000	£300	No	004086250
Standard Cashback	5.59%	£999	£5,000,000	£300	No	004085710
<b>3 Year Fixed</b>						
Fee Saver	5.49%	£0	£5,000,000	£0	Yes	004086207
Standard	5.24%	£999	£5,000,000	£0	Yes	004086213
<b>5 Year Fixed</b>						
Fee Saver	5.20%	£0	£5,000,000	£0	Yes	004086218
Standard	4.89%	£999	£5,000,000	£0	Yes	004086222
Premier Customers Only	4.86%	£1,499	£5,000,000	£0	Yes	004086227
Fee Saver Cashback	5.20%	£0	£5,000,000	£300	No	004086260
Standard Cashback	4.89%	£999	£5,000,000	£300	No	004086264
<b>10 Year Fixed</b>						
Fee Saver	5.09%	£0	£5,000,000	£0	Yes	004086232
Standard	4.99%	£999	£5,000,000	£0	Yes	004086235
<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	5.94%	£0	£2,000,000	£0	Yes	004086198
Standard	5.64%	£999	£2,000,000	£0	Yes	004086203
Fee Saver Cashback	5.94%	£0	£2,000,000	£300	No	004086251
Standard Cashback	5.64%	£999	£2,000,000	£300	No	004086256
<b>3 Year Fixed</b>						
Fee Saver	5.54%	£0	£2,000,000	£0	Yes	004086208
Standard	5.34%	£999	£2,000,000	£0	Yes	004086214
<b>5 Year Fixed</b>						
Fee Saver	5.25%	£0	£2,000,000	£0	Yes	004086219
Standard	4.95%	£999	£2,000,000	£0	Yes	004086223
Premier Customers Only	4.92%	£1,499	£2,000,000	£0	Yes	004086228
Fee Saver Cashback	5.25%	£0	£2,000,000	£300	No	004086261
Standard Cashback	4.95%	£999	£2,000,000	£300	No	004086265
<b>10 Year Fixed</b>						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004086233
Standard	4.99%	£999	£2,000,000	£0	Yes	004086236
<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	5.94%	£0	£2,000,000	£0	Yes	004086199
Standard	5.64%	£999	£2,000,000	£0	Yes	004086204
Fee Saver Cashback	5.94%	£0	£2,000,000	£300	No	004086252
Standard Cashback	5.64%	£999	£2,000,000	£300	No	004086257
<b>3 Year Fixed</b>						
Fee Saver	5.54%	£0	£2,000,000	£0	Yes	004086209
Standard	5.34%	£999	£2,000,000	£0	Yes	004086215
<b>5 Year Fixed</b>						
Fee Saver	5.25%	£0	£2,000,000	£0	Yes	004086220
Standard	4.95%	£999	£2,000,000	£0	Yes	004086224
Premier Customers Only	4.92%	£1,499	£2,000,000	£0	Yes	004086229
Fee Saver Cashback	5.25%	£0	£2,000,000	£300	No	004086262
Standard Cashback	4.95%	£999	£2,000,000	£300	No	004086266
<b>10 Year Fixed</b>						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004086234
Standard	4.99%	£999	£2,000,000	£0	Yes	004086237
<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	6.12%	£0	£1,000,000	£0	Yes	004086200
Standard	5.84%	£999	£1,000,000	£0	Yes	004086205
Fee Saver Cashback	6.12%	£0	£1,000,000	£300	No	004086253
Standard Cashback	5.84%	£999	£1,000,000	£300	No	004086258
<b>3 Year Fixed</b>						
Fee Saver	5.99%	£0	£1,000,000	£0	Yes	004086210
Standard	5.74%	£999	£1,000,000	£0	Yes	004086216
<b>5 Year Fixed</b>						
Fee Saver	5.47%	£0	£1,000,000	£0	Yes	004085680
Standard	5.29%	£999	£1,000,000	£0	Yes	004086225
Premier Customers Only	5.26%	£1,499	£1,000,000	£0	Yes	004086230
Fee Saver Cashback	5.47%	£0	£1,000,000	£300	No	004085719
Standard Cashback	5.29%	£999	£1,000,000	£300	No	004086267
<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	6.12%	£0	£750,000	£0	Yes	004086201
Standard	5.89%	£999	£750,000	£0	Yes	004086206
Fee Saver Cashback	6.12%	£0	£750,000	£300	No	004086254
Standard Cashback	5.89%	£999	£750,000	£300	No	004086259
<b>3 Year Fixed</b>						
Fee Saver	5.99%	£0	£750,000	£0	Yes	004086211
Standard	5.84%	£999	£750,000	£0	Yes	004086217
<b>5 Year Fixed</b>						
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
<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	6.37%	£0	£550,000	£0	Yes	004086202
Standard	6.09%	£999	£550,000	£0	Yes	004085669
Fee Saver Cashback	6.37%	£0	£550,000	£300	No	004086255
Standard Cashback	6.09%	£999	£550,000	£300	No	004085715
<b>3 Year Fixed</b>						
Fee Saver	6.14%	£0	£550,000	£0	Yes	004086212
Standard	5.99%	£999	£550,000	£0	Yes	004085256
<b>5 Year Fixed</b>						
Fee Saver	5.72%	£0	£550,000	£0	Yes	004086221
Standard	5.54%	£999	£550,000	£0	Yes	004086226
Premier Customers Only	5.51%	£1,499	£550,000	£0	Yes	004086231
Fee Saver Cashback	5.72%	£0	£550,000	£300	No	004086263
Standard Cashback	5.54%	£999	£550,000	£300	No	004086268
<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	01.11.23
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	6.29%	£0	£5,000,000	£0	004086408
Standard	5.99%	£999	£5,000,000	£0	004085820
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£5,000,000	£0	004086413
Standard	5.64%	£999	£5,000,000	£0	004086416
<b>5 Year Fixed</b>					
Fee Saver	5.60%	£0	£5,000,000	£0	004086419
Standard	5.29%	£999	£5,000,000	£0	004086422
Premier Customers Only	5.26%	£1,499	£5,000,000	£0	004086425
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£5,000,000	£0	004086428
Standard	5.39%	£999	£5,000,000	£0	004086431
<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	6.34%	£0	£2,000,000	£0	004086409
Standard	6.04%	£999	£2,000,000	£0	004086411
<b>3 Year Fixed</b>					
Fee Saver	5.94%	£0	£2,000,000	£0	004086414
Standard	5.74%	£999	£2,000,000	£0	004086417
<b>5 Year Fixed</b>					
Fee Saver	5.65%	£0	£2,000,000	£0	004086420
Standard	5.35%	£999	£2,000,000	£0	004086423
Premier Customers Only	5.32%	£1,499	£2,000,000	£0	004086426
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004086429
Standard	5.39%	£999	£2,000,000	£0	004086432
<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	01.11.23
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	6.34%	£0	£2,000,000	£0	004086410
Standard	6.04%	£999	£2,000,000	£0	004086412
<b>3 Year Fixed</b>					
Fee Saver	5.94%	£0	£2,000,000	£0	004086415
Standard	5.74%	£999	£2,000,000	£0	004086418
<b>5 Year Fixed</b>					
Fee Saver	5.65%	£0	£2,000,000	£0	004086421
Standard	5.35%	£999	£2,000,000	£0	004086424
Premier Customers Only	5.32%	£1,499	£2,000,000	£0	004086427
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004086430
Standard	5.39%	£999	£2,000,000	£0	004086433
<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	01.11.23
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	6.29%	£0	£5,000,000	£0	004086446
Standard	5.99%	£999	£5,000,000	£0	004085848
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£5,000,000	£0	004086451
Standard	5.64%	£999	£5,000,000	£0	004086454
<b>5 Year Fixed</b>					
Fee Saver	5.60%	£0	£5,000,000	£0	004086457
Standard	5.29%	£999	£5,000,000	£0	004086460
Premier Customers Only	5.26%	£1,499	£5,000,000	£0	004086463
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£5,000,000	£0	004086466
Standard	5.39%	£999	£5,000,000	£0	004086469
<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	6.34%	£0	£2,000,000	£0	004086447
Standard	6.04%	£999	£2,000,000	£0	004086449
<b>3 Year Fixed</b>					
Fee Saver	5.94%	£0	£2,000,000	£0	004086452
Standard	5.74%	£999	£2,000,000	£0	004086455
<b>5 Year Fixed</b>					
Fee Saver	5.65%	£0	£2,000,000	£0	004086458
Standard	5.35%	£999	£2,000,000	£0	004086461
Premier Customers Only	5.32%	£1,499	£2,000,000	£0	004086464
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004086467
Standard	5.39%	£999	£2,000,000	£0	004086470
<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	01.11.23
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	6.34%	£0	£2,000,000	£0	004086448
Standard	6.04%	£999	£2,000,000	£0	004086450
<b>3 Year Fixed</b>					
Fee Saver	5.94%	£0	£2,000,000	£0	004086453
Standard	5.74%	£999	£2,000,000	£0	004086456
<b>5 Year Fixed</b>					
Fee Saver	5.65%	£0	£2,000,000	£0	004086459
Standard	5.35%	£999	£2,000,000	£0	004086462
Premier Customers Only	5.32%	£1,499	£2,000,000	£0	004086465
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004086468
Standard	5.39%	£999	£2,000,000	£0	004086471
<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	01.11.23
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	5.89%	£0	£2,000,000	£0	004086185
Standard	5.49%	£1,999		£0	004086188
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004086191
Standard	4.89%	£1,999		£0	004086194
<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	0.27% + BoE Base Rate	£1,999		£0	001009261

### 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	5.89%	£0	£1,000,000	£0	004086186
Standard	5.49%	£1,999		£0	004086189
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004086192
Standard	4.89%	£1,999		£0	004086195
<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	0.42% + BoE Base Rate	£1,999		£0	001009262

### 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	6.09%	£0	£1,000,000	£0	004086187
Standard	5.59%	£1,999		£0	004086190
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£1,000,000	£0	004086193
Standard	5.14%	£1,999		£0	004086196
<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	01.11.23
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 - 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	5.89%	£0	£2,000,000	£0	004086238
Standard	5.44%	£1,999		£0	004086241
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£2,000,000	£0	004086244
Standard	4.89%	£1,999		£0	004086247
<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	0.48% + BoE Base Rate	£1,999		£0	001009263

### 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	5.89%	£0	£1,000,000	£0	004086239
Standard	5.44%	£1,999		£0	004086242
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£1,000,000	£0	004086245
Standard	4.89%	£1,999		£0	004086248
<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	6.14%	£0	£1,000,000	£0	004086240
Standard	5.49%	£1,999		£0	004086243
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£1,000,000	£0	004086246
Standard	5.21%	£1,999		£0	004086249
<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	01.11.23
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	5.29%	£0	£5,000,000	£0	004086291
Standard	5.19%	£999	£5,000,000	£0	004086297
<b>3 Year Fixed</b>					
Fee Saver	5.19%	£0	£5,000,000	£0	004086303
Standard	4.99%	£999	£5,000,000	£0	004086309
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£5,000,000	£0	004086313
Standard	4.74%	£999	£5,000,000	£0	004086319
Premier Customers Only	4.71%	£1,499	£5,000,000	£0	004086325
<b>10 Year Fixed</b>					
Fee Saver	5.04%	£0	£400,000	£0	004086331
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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004086292
Standard	5.24%	£999	£2,000,000	£0	004086298
<b>3 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004086304
Standard	5.24%	£999	£2,000,000	£0	004086310
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004086314
Standard	4.84%	£999	£2,000,000	£0	004086320
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004086326
<b>10 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004086332
Standard	4.99%	£999	£2,000,000	£0	004086334
<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	01.11.23
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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004086293
Standard	5.24%	£999	£2,000,000	£0	004086299
<b>3 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004086305
Standard	5.24%	£999	£2,000,000	£0	004086311
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004086315
Standard	4.84%	£999	£2,000,000	£0	004086321
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004086327
<b>10 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004086333
Standard	4.99%	£999	£2,000,000	£0	004086335
<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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.88%	£0	£1,000,000	£0	004086294
Standard	5.59%	£999	£1,000,000	£0	004086300
<b>3 Year Fixed</b>					
Fee Saver	5.71%	£0	£1,000,000	£0	004086306
Standard	5.49%	£999	£1,000,000	£0	004084695
<b>5 Year Fixed</b>					
Fee Saver	5.12%	£0	£1,000,000	£0	004086316
Standard	4.99%	£999	£1,000,000	£0	004086322
Premier Customers Only	4.96%	£1,499	£1,000,000	£0	004086328
<b>10 Year Fixed</b>					
Fee Saver	5.29%	£0	£1,000,000	£0	004084719
Standard	5.09%	£999	£1,000,000	£0	004086336
<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	01.11.23
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

Product	Offer Rate	Booking fee	(Subject to LTV and	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.88%	£0	£750,000	£0	004086295
Standard	5.59%	£999	£750,000	£0	004086301
<b>3 Year Fixed</b>					
Fee Saver	5.74%	£0	£750,000	£0	004086307
Standard	5.49%	£999	£750,000	£0	004084696
<b>5 Year Fixed</b>					
Fee Saver	5.12%	£0	£750,000	£0	004086317
Standard	4.99%	£999	£750,000	£0	004086323
Premier Customers Only	4.96%	£1,499	£750,000	£0	004086329
<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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.96%	£0	£550,000	£0	004086296
Standard	5.69%	£999	£550,000	£0	004086302
<b>3 Year Fixed</b>					
Fee Saver	5.83%	£0	£550,000	£0	004086308
Standard	5.63%	£999	£550,000	£0	004086312
<b>5 Year Fixed</b>					
Fee Saver	5.29%	£0	£550,000	£0	004086318
Standard	5.14%	£999	£550,000	£0	004086324
Premier Customers Only	5.11%	£1,499	£550,000	£0	004086330
<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	01.11.23
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	5.29%	£0	£5,000,000	£0	004086349
Standard	5.19%	£999	£5,000,000	£0	004086355
<b>3 Year Fixed</b>					
Fee Saver	5.19%	£0	£5,000,000	£0	004086361
Standard	4.99%	£999	£5,000,000	£0	004086367
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£5,000,000	£0	004086371
Standard	4.74%	£999	£5,000,000	£0	004086378
Premier Customers Only	4.71%	£1,499	£5,000,000	£0	004086384
<b>10 Year Fixed</b>					
Fee Saver	5.04%	£0	£5,000,000	£0	004086390
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	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009266

### 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	5.39%	£0	£2,000,000	£0	004086350
Standard	5.24%	£999	£2,000,000	£0	004086356
<b>3 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004086362
Standard	5.24%	£999	£2,000,000	£0	004086368
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004086372
Standard	4.84%	£999	£2,000,000	£0	004086379
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004086385
<b>10 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004086391
Standard	4.99%	£999	£2,000,000	£0	004086393
<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	0.84% + BoE Base Rate	£0	£2,000,000	£0	001009267



Rates Effective From	01.11.23
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	5.39%	£0	£2,000,000	£0	004086351
Standard	5.24%	£999	£2,000,000	£0	004086357
<b>3 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004086363
Standard	5.24%	£999	£2,000,000	£0	004086369
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004086373
Standard	4.84%	£999	£2,000,000	£0	004086380
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	004086386
<b>10 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004086392
Standard	4.99%	£999	£2,000,000	£0	004086394
<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	0.84% + BoE Base Rate	£0	£2,000,000	£0	001009268

### 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	5.88%	£0	£1,000,000	£0	004086352
Standard	5.59%	£999	£1,000,000	£0	004086358
<b>3 Year Fixed</b>					
Fee Saver	5.71%	£0	£1,000,000	£0	004086364
Standard	5.49%	£999	£1,000,000	£0	004084759
<b>5 Year Fixed</b>					
Fee Saver	5.12%	£0	£1,000,000	£0	004086374
Standard	4.99%	£999	£1,000,000	£0	004086381
Premier Customers Only	4.96%	£1,499	£1,000,000	£0	004086387
<b>10 Year Fixed</b>					
Fee Saver	5.29%	£0	£1,000,000	£0	004084784
Standard	5.09%	£999	£1,000,000	£0	004086395
<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	1.04% + BoE Base Rate	£0	£1,000,000	£0	001009269



Rates Effective From	01.11.23
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	5.88%	£0	£750,000	£0	004086353
Standard	5.59%	£999	£750,000	£0	004086359
<b>3 Year Fixed</b>					
Fee Saver	5.74%	£0	£750,000	£0	004086365
Standard	5.49%	£999	£750,000	£0	004084760
<b>5 Year Fixed</b>					
Fee Saver	5.12%	£0	£750,000	£0	004086375
Standard	4.99%	£999	£750,000	£0	004086382
Premier Customers Only	4.96%	£1,499	£750,000	£0	004086388
<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	1.09% + BoE Base Rate	£0	£750,000	£0	001009270

### 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	5.96%	£0	£550,000	£0	004086354
Standard	5.69%	£999	£550,000	£0	004086360
<b>3 Year Fixed</b>					
Fee Saver	5.83%	£0	£550,000	£0	004086366
Standard	5.63%	£999	£550,000	£0	004086370
<b>5 Year Fixed</b>					
Fee Saver	5.29%	£0	£550,000	£0	004086376
Standard	5.14%	£999	£550,000	£0	004086383
Premier Customers Only	5.11%	£1,499	£550,000	£0	004086389
<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	1.09% + BoE Base Rate	£0	£550,000	£0	001009271

### 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	5.64%	£0	£500,000	£0	004086377
<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	01.11.23
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	6.29%	£0	£5,000,000	£0	004086408
Standard	5.99%	£999	£5,000,000	£0	004085820
<b>3 Year Fixed</b>					
Fee Saver	5.89%	£0	£5,000,000	£0	004086413
Standard	5.64%	£999	£5,000,000	£0	004086416
<b>5 Year Fixed</b>					
Fee Saver	5.60%	£0	£5,000,000	£0	004086419
Standard	5.29%	£999	£5,000,000	£0	004086422
Premier Customers Only	5.26%	£1,499	£5,000,000	£0	004086425
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£5,000,000	£0	004086428
Standard	5.39%	£999	£5,000,000	£0	004086431
<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	6.34%	£0	£2,000,000	£0	004086409
Standard	6.04%	£999	£2,000,000	£0	004086411
<b>3 Year Fixed</b>					
Fee Saver	5.94%	£0	£2,000,000	£0	004086414
Standard	5.74%	£999	£2,000,000	£0	004086417
<b>5 Year Fixed</b>					
Fee Saver	5.65%	£0	£2,000,000	£0	004086420
Standard	5.35%	£999	£2,000,000	£0	004086423
Premier Customers Only	5.32%	£1,499	£2,000,000	£0	004086426
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004086429
Standard	5.39%	£999	£2,000,000	£0	004086432
<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	01.11.23
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	6.34%	£0	£2,000,000	£0	004086410
Standard	6.04%	£999	£2,000,000	£0	004086412
<b>3 Year Fixed</b>					
Fee Saver	5.94%	£0	£2,000,000	£0	004086415
Standard	5.74%	£999	£2,000,000	£0	004086418
<b>5 Year Fixed</b>					
Fee Saver	5.65%	£0	£2,000,000	£0	004086421
Standard	5.35%	£999	£2,000,000	£0	004086424
Premier Customers Only	5.32%	£1,499	£2,000,000	£0	004086427
<b>10 Year Fixed</b>					
Fee Saver	5.49%	£0	£2,000,000	£0	004086430
Standard	5.39%	£999	£2,000,000	£0	004086433
<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	01.11.23
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	5.89%	£0	£2,000,000	£0	004086337
Standard	5.44%	£1,999		£0	004086340
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004086343
Standard	4.89%	£1,999		£0	004086346
<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	0.27% + BoE Base Rate	£1,999		£0	001009264

### 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	5.89%	£0	£1,000,000	£0	004086338
Standard	5.44%	£1,999		£0	004086341
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004086344
Standard	4.89%	£1,999		£0	004086347
<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	0.42% + BoE Base Rate	£1,999		£0	001009265

### 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	6.09%	£0	£1,000,000	£0	004086339
Standard	5.49%	£1,999		£0	004086342
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£1,000,000	£0	004086345
Standard	5.14%	£1,999		£0	004086348
<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	<b>01.11.23</b>
Current BTL SVR	<b>7.60%</b>
2 Year Fixed Rate end date	<b>31.12.25</b>
5 Year Fixed Rate end date	<b>31.12.28</b>

**Bank of England Base Rate**

<b>5.25%</b>
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Please note that all customers are entitled to a free standard valuation					
<b>Maximum 60% LTV - Existing Customer Switching BTL Range</b>					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.89%	£0	£2,000,000	£0	004086396
Standard	5.44%	£1,999		£0	004086399
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004086402
Standard	4.89%	£1,999		£0	004086405
<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	0.27% + BoE Base Rate	£1,999		£0	001009272

<b>Maximum 65% LTV - Existing Customer Switching BTL Range</b>					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.89%	£0	£1,000,000	£0	004086397
Standard	5.44%	£1,999		£0	004086400
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004086403
Standard	4.89%	£1,999		£0	004086406
<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	0.42% + BoE Base Rate	£1,999		£0	001009273

<b>Maximum 75% LTV - Existing Customer Switching BTL Range</b>					
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	£0	004086398
Standard	5.49%	£1,999		£0	004086401
<b>5 Year Fixed</b>					
Fee Saver	5.44%	£0	£1,000,000	£0	004086404
Standard	5.14%	£1,999		£0	004086407
<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