

HSBC UK Mortgage Rate Sheet

Rates Effective From	15.11.23	Current BTL SVR	7.60%
Current Residential SVR	6.99%	Bank of England Base Rate	5.25%
2 Year Fixed Rate End Date	28.02.26	3 Year Fixed Rate End Date	28.02.27
5 Year Fixed Rate End Date	28.02.29	10 Year Fixed Rate End Date	28.02.34

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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27

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	5.34%	£0	£5,000,000	£0	004086994
Standard	4.98%	£999	£5,000,000	£0	004087001
3 Year Fixed					
Fee Saver	5.14%	£0	£5,000,000	£0	004087007
Standard	4.89%	£999	£5,000,000	£0	004087014
5 Year Fixed					
Fee Saver	4.74%	£0	£5,000,000	£0	004087020
Standard	4.59%	£999	£5,000,000	£0	004087027
Premier Customers Only	4.56%	£1,499	£5,000,000	£0	004087033
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	5.48%	£0	£2,000,000	£0	004086995
Standard	5.14%	£999	£2,000,000	£0	004087002
3 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004087008
Standard	5.09%	£999	£2,000,000	£0	004087015
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087021
Standard	4.69%	£999	£2,000,000	£0	004087028
Premier Customers Only	4.66%	£1,499	£2,000,000	£0	004087034
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27

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	5.48%	£0	£2,000,000	£0	004086996
Standard	5.14%	£999	£2,000,000	£0	004087003
3 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004087009
Standard	5.09%	£999	£2,000,000	£0	004087016
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087022
Standard	4.69%	£999	£2,000,000	£0	004087029
Premier Customers Only	4.66%	£1,499	£2,000,000	£0	004087035
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	5.74%	£0	£1,000,000	£250	004086997
Standard	5.44%	£999	£1,000,000	£250	004087004
3 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£350	004087010
Standard	5.44%	£999	£1,000,000	£350	004087017
5 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£500	004087023
Standard	4.89%	£999	£1,000,000	£500	004087030
Premier Customers Only	4.86%	£1,499	£1,000,000	£0	004087036
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate
3 Year Fixed Rate end date

5.25%
28.02.27

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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	5.74%	£0	£750,000	£250	004086998
Standard	5.49%	£999	£750,000	£250	004087005
3 Year Fixed					
Fee Saver	5.74%	£0	£750,000	£350	004087011
Standard	5.49%	£999	£750,000	£350	004087018
5 Year Fixed					
Fee Saver	5.09%	£0	£750,000	£500	004087024
Standard	4.89%	£999	£750,000	£500	004087031
Premier Customers Only	4.86%	£1,499	£750,000	£0	004087037
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	5.84%	£0	£550,000	£250	004086999
Standard	5.59%	£999	£550,000	£250	004087006
3 Year Fixed					
Fee Saver	5.84%	£0	£550,000	£350	004087012
Standard	5.59%	£999	£550,000	£350	004087019
5 Year Fixed					
Fee Saver	5.24%	£0	£550,000	£500	004087025
Standard	5.09%	£999	£550,000	£500	004087032
Premier Customers Only	5.06%	£1,499	£550,000	£0	004087038
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
2 Year Fixed					
Fee Saver	6.27%	£0	£500,000	£250	004087000
3 Year Fixed					
Fee Saver	6.27%	£0	£500,000	£350	004087013
5 Year Fixed					
Fee Saver	5.64%	£0	£500,000	£500	004087026

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5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27

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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	5.34%	£0	£5,000,000	£0	004087039
Standard	4.98%	£999	£5,000,000	£0	004087046
3 Year Fixed					
Fee Saver	5.14%	£0	£5,000,000	£0	004087052
Standard	4.89%	£999	£5,000,000	£0	004087059
5 Year Fixed					
Fee Saver	4.74%	£0	£5,000,000	£0	004087065
Standard	4.59%	£999	£5,000,000	£0	004087072
Premier Customers Only	4.56%	£1,499	£5,000,000	£0	004087078
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	5.48%	£0	£2,000,000	£0	004087040
Standard	5.14%	£999	£2,000,000	£0	004087047
3 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004087053
Standard	5.09%	£999	£2,000,000	£0	004087060
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087066
Standard	4.69%	£999	£2,000,000	£0	004087073
Premier Customers Only	4.66%	£1,499	£2,000,000	£0	004087079
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	28.02.27

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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	5.48%	£0	£2,000,000	£0	004087041
Standard	5.14%	£999	£2,000,000	£0	004087048
3 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004087054
Standard	5.09%	£999	£2,000,000	£0	004087061
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087067
Standard	4.69%	£999	£2,000,000	£0	004087074
Premier Customers Only	4.66%	£1,499	£2,000,000	£0	004087080
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	5.74%	£0	£1,000,000	£250	004087042
Standard	5.44%	£999	£1,000,000	£250	004087049
3 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£350	004087055
Standard	5.44%	£999	£1,000,000	£350	004087062
5 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£350	004087068
Standard	4.89%	£999	£1,000,000	£350	004087075
Premier Customers Only	4.86%	£1,499	£1,000,000	£0	004087081
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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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	5.74%	£0	£750,000	£250	004087043
Standard	5.49%	£999	£750,000	£250	004087050
3 Year Fixed					
Fee Saver	5.74%	£0	£750,000	£350	004087056
Standard	5.49%	£999	£750,000	£350	004087063
5 Year Fixed					
Fee Saver	5.09%	£0	£750,000	£350	004087069
Standard	4.89%	£999	£750,000	£350	004087076
Premier Customers Only	4.86%	£1,499	£750,000	£0	004087082
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	5.84%	£0	£550,000	£250	004087044
Standard	5.59%	£999	£550,000	£250	004087051
3 Year Fixed					
Fee Saver	5.84%	£0	£550,000	£350	004087057
Standard	5.59%	£999	£550,000	£350	004087064
5 Year Fixed					
Fee Saver	5.24%	£0	£550,000	£350	004087070
Standard	5.09%	£999	£550,000	£350	004087077
Premier Customers Only	5.06%	£1,499	£550,000	£0	004087083
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
2 Year Fixed					
Fee Saver	6.27%	£0	£500,000	£250	004087045
3 Year Fixed					
Fee Saver	6.27%	£0	£500,000	£350	004087058
5 Year Fixed					
Fee Saver	5.64%	£0	£500,000	£350	004087071

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

5.25%
28.02.27
28.02.34

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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	5.39%	£0	£5,000,000	£0	Yes	004087096
Standard	5.14%	£999	£5,000,000	£0	Yes	004087102
Fee Saver Cashback	5.39%	£0	£5,000,000	£300	No	004087158
Standard Cashback	5.14%	£999	£5,000,000	£300	No	004087164
3 Year Fixed						
Fee Saver	5.24%	£0	£5,000,000	£0	Yes	004087108
Standard	5.04%	£999	£5,000,000	£0	Yes	004087114
5 Year Fixed						
Fee Saver	4.99%	£0	£5,000,000	£0	Yes	004087120
Standard	4.84%	£999	£5,000,000	£0	Yes	004087126
Premier Customers Only	4.81%	£1,499	£5,000,000	£0	Yes	004087132
Fee Saver Cashback	4.99%	£0	£5,000,000	£300	No	004087170
Standard Cashback	4.84%	£999	£5,000,000	£300	No	004087176
10 Year Fixed						
Fee Saver	5.09%	£0	£5,000,000	£0	Yes	004087138
Standard	4.99%	£999	£5,000,000	£0	Yes	004087142
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	5.49%	£0	£2,000,000	£0	Yes	004087097
Standard	5.19%	£999	£2,000,000	£0	Yes	004087103
Fee Saver Cashback	5.49%	£0	£2,000,000	£300	No	004087159
Standard Cashback	5.19%	£999	£2,000,000	£300	No	004087165
3 Year Fixed						
Fee Saver	5.44%	£0	£2,000,000	£0	Yes	004087109
Standard	5.24%	£999	£2,000,000	£0	Yes	004087115
5 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004087121
Standard	4.89%	£999	£2,000,000	£0	Yes	004087127
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	Yes	004087133
Fee Saver Cashback	5.09%	£0	£2,000,000	£300	No	004087171
Standard Cashback	4.89%	£999	£2,000,000	£300	No	004087177
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004087139
Standard	4.99%	£999	£2,000,000	£0	Yes	004087143
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%
28.02.27
28.02.34

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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	5.49%	£0	£2,000,000	£0	Yes	004087098
Standard	5.19%	£999	£2,000,000	£0	Yes	004087104
Fee Saver Cashback	5.49%	£0	£2,000,000	£300	No	004087160
Standard Cashback	5.19%	£999	£2,000,000	£300	No	004087166
3 Year Fixed						
Fee Saver	5.44%	£0	£2,000,000	£0	Yes	004087110
Standard	5.24%	£999	£2,000,000	£0	Yes	004087116
5 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004087122
Standard	4.89%	£999	£2,000,000	£0	Yes	004087128
Premier Customers Only	4.86%	£1,499	£2,000,000	£0	Yes	004087134
Fee Saver Cashback	5.09%	£0	£2,000,000	£300	No	004087172
Standard Cashback	4.89%	£999	£2,000,000	£300	No	004087178
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004087140
Standard	4.99%	£999	£2,000,000	£0	Yes	004087144
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	6.04%	£0	£1,000,000	£0	Yes	004087099
Standard	5.74%	£999	£1,000,000	£0	Yes	004087105
Fee Saver Cashback	6.04%	£0	£1,000,000	£300	No	004087161
Standard Cashback	5.74%	£999	£1,000,000	£300	No	004087167
3 Year Fixed						
Fee Saver	5.69%	£0	£1,000,000	£0	Yes	004087111
Standard	5.49%	£999	£1,000,000	£0	Yes	004087117
5 Year Fixed						
Fee Saver	5.39%	£0	£1,000,000	£0	Yes	004087123
Standard	5.19%	£999	£1,000,000	£0	Yes	004087129
Premier Customers Only	5.16%	£1,499	£1,000,000	£0	Yes	004087135
Fee Saver Cashback	5.39%	£0	£1,000,000	£300	No	004087173
Standard Cashback	5.19%	£999	£1,000,000	£300	No	004087179
10 Year Fixed						
Fee Saver	5.44%	£0	£1,000,000	£0	Yes	004087141
Standard	5.34%	£999	£1,000,000	£0	Yes	004087145
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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5.25%
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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	6.09%	£0	£750,000	£0	Yes	004087100
Standard	5.79%	£999	£750,000	£0	Yes	004087106
Fee Saver Cashback	6.09%	£0	£750,000	£300	No	004087162
Standard Cashback	5.79%	£999	£750,000	£300	No	004087168
3 Year Fixed						
Fee Saver	5.74%	£0	£750,000	£0	Yes	004087112
Standard	5.54%	£999	£750,000	£0	Yes	004087118
5 Year Fixed						
Fee Saver	5.53%	£0	£750,000	£0	Yes	004087124
Standard	5.29%	£999	£750,000	£0	Yes	004087130
Premier Customers Only	5.26%	£1,499	£750,000	£0	Yes	004087136
Fee Saver Cashback	5.53%	£0	£750,000	£300	No	004087174
Standard Cashback	5.29%	£999	£750,000	£300	No	004087180
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	6.29%	£0	£550,000	£0	Yes	004087101
Standard	5.99%	£999	£550,000	£0	Yes	004087107
Fee Saver Cashback	6.29%	£0	£550,000	£300	No	004087163
Standard Cashback	5.99%	£999	£550,000	£300	No	004087169
3 Year Fixed						
Fee Saver	5.84%	£0	£550,000	£0	Yes	004087113
Standard	5.64%	£999	£550,000	£0	Yes	004087119
5 Year Fixed						
Fee Saver	5.64%	£0	£550,000	£0	Yes	004087125
Standard	5.44%	£999	£550,000	£0	Yes	004087131
Premier Customers Only	5.41%	£1,499	£550,000	£0	Yes	004087137
Fee Saver Cashback	5.64%	£0	£550,000	£300	No	004087175
Standard Cashback	5.44%	£999	£550,000	£300	No	004087181
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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Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

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3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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
2 Year Fixed					
Fee Saver	5.79%	£0	£5,000,000	£0	004087309
Standard	5.54%	£999	£5,000,000	£0	004087312
3 Year Fixed					
Fee Saver	5.64%	£0	£5,000,000	£0	004087315
Standard	5.44%	£999	£5,000,000	£0	004087318
5 Year Fixed					
Fee Saver	5.39%	£0	£5,000,000	£0	004087321
Standard	5.24%	£999	£5,000,000	£0	004087324
Premier Customers Only	5.21%	£1,499	£5,000,000	£0	004087327
10 Year Fixed					
Fee Saver	5.49%	£0	£5,000,000	£0	004087330
Standard	5.39%	£999	£5,000,000	£0	004087333
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	5.89%	£0	£2,000,000	£0	004087310
Standard	5.59%	£999	£2,000,000	£0	004087313
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087316
Standard	5.64%	£999	£2,000,000	£0	004087319
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087322
Standard	5.29%	£999	£2,000,000	£0	004087325
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004087328
10 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087331
Standard	5.39%	£999	£2,000,000	£0	004087334
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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	5.89%	£0	£2,000,000	£0	004087311
Standard	5.59%	£999	£2,000,000	£0	004087314
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087317
Standard	5.64%	£999	£2,000,000	£0	004087320
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087323
Standard	5.29%	£999	£2,000,000	£0	004087326
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004087329
10 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087332
Standard	5.39%	£999	£2,000,000	£0	004087335
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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	5.79%	£0	£5,000,000	£0	004087348
Standard	5.54%	£999	£5,000,000	£0	004087351
3 Year Fixed					
Fee Saver	5.64%	£0	£5,000,000	£0	004087354
Standard	5.44%	£999	£5,000,000	£0	004087357
5 Year Fixed					
Fee Saver	5.39%	£0	£5,000,000	£0	004087360
Standard	5.24%	£999	£5,000,000	£0	004087363
Premier Customers Only	5.21%	£1,499	£5,000,000	£0	004087366
10 Year Fixed					
Fee Saver	5.49%	£0	£5,000,000	£0	004087369
Standard	5.39%	£999	£5,000,000	£0	004087372
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	5.89%	£0	£2,000,000	£0	004087349
Standard	5.59%	£999	£2,000,000	£0	004087352
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087355
Standard	5.64%	£999	£2,000,000	£0	004087358
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087361
Standard	5.29%	£999	£2,000,000	£0	004087364
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004087367
10 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087370
Standard	5.39%	£999	£2,000,000	£0	004087373
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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	5.89%	£0	£2,000,000	£0	004087350
Standard	5.59%	£999	£2,000,000	£0	004087353
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087356
Standard	5.64%	£999	£2,000,000	£0	004087359
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087362
Standard	5.29%	£999	£2,000,000	£0	004087365
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004087368
10 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087371
Standard	5.39%	£999	£2,000,000	£0	004087374
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	15.11.23
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

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	5.84%	£0	£2,000,000	£0	004087084
Standard	5.34%	£1,999		£0	004087087
5 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004087090
Standard	4.89%	£1,999		£0	004087093
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	0.27% + 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
2 Year Fixed					
Fee Saver	5.84%	£0	£1,000,000	£0	004087085
Standard	5.39%	£1,999		£0	004087088
5 Year Fixed					
Fee Saver	5.19%	£0	£1,000,000	£0	004087091
Standard	4.89%	£1,999		£0	004087094
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	0.42% + 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
2 Year Fixed					
Fee Saver	5.94%	£0	£1,000,000	£0	004087086
Standard	5.44%	£1,999		£0	004087089
5 Year Fixed					
Fee Saver	5.39%	£0	£1,000,000	£0	004087092
Standard	5.14%	£1,999		£0	004087095
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	15.11.23
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

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	5.84%	£0	£2,000,000	£0	004087146
Standard	5.34%	£1,999		£0	004087149
5 Year Fixed					
Fee Saver	5.24%	£0	£2,000,000	£0	004087152
Standard	4.89%	£1,999		£0	004087155
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	0.48% + 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
2 Year Fixed					
Fee Saver	5.84%	£0	£1,000,000	£0	004087147
Standard	5.39%	£1,999		£0	004087150
5 Year Fixed					
Fee Saver	5.24%	£0	£1,000,000	£0	004087153
Standard	4.89%	£1,999		£0	004087156
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	5.94%	£0	£1,000,000	£0	004087148
Standard	5.44%	£1,999		£0	004087151
5 Year Fixed					
Fee Saver	5.39%	£0	£1,000,000	£0	004087154
Standard	5.14%	£1,999		£0	004087157
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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	5.29%	£0	£5,000,000	£0	004087182
Standard	4.98%	£999	£5,000,000	£0	004087188
3 Year Fixed					
Fee Saver	5.14%	£0	£5,000,000	£0	004087194
Standard	4.89%	£999	£5,000,000	£0	004087200
5 Year Fixed					
Fee Saver	4.74%	£0	£5,000,000	£0	004087206
Standard	4.54%	£999	£5,000,000	£0	004087212
Premier Customers Only	4.51%	£1,499	£5,000,000	£0	004087218
10 Year Fixed					
Fee Saver	5.04%	£0	£400,000	£0	004087224
Standard	4.99%	£999	£400,000	£0	004087228
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	5.39%	£0	£2,000,000	£0	004087183
Standard	5.09%	£999	£2,000,000	£0	004087189
3 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004087195
Standard	5.09%	£999	£2,000,000	£0	004087201
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087207
Standard	4.64%	£999	£2,000,000	£0	004087213
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	004087219
10 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004087225
Standard	4.99%	£999	£2,000,000	£0	004087229
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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	5.39%	£0	£2,000,000	£0	004087184
Standard	5.09%	£999	£2,000,000	£0	004087190
3 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004087196
Standard	5.09%	£999	£2,000,000	£0	004087202
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087208
Standard	4.64%	£999	£2,000,000	£0	004087214
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	004087220
10 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004087226
Standard	4.99%	£999	£2,000,000	£0	004087230
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	5.74%	£0	£1,000,000	£0	004087185
Standard	5.44%	£999	£1,000,000	£0	004087191
3 Year Fixed					
Fee Saver	5.61%	£0	£1,000,000	£0	004087197
Standard	5.39%	£999	£1,000,000	£0	004087203
5 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£0	004087209
Standard	4.89%	£999	£1,000,000	£0	004087215
Premier Customers Only	4.86%	£1,499	£1,000,000	£0	004087221
10 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004087227
Standard	5.09%	£999	£1,000,000	£0	004087231
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27

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

Maximum 85% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	(Subject to LTV and	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.74%	£0	£750,000	£0	004087186
Standard	5.49%	£999	£750,000	£0	004087192
3 Year Fixed					
Fee Saver	5.64%	£0	£750,000	£0	004087198
Standard	5.39%	£999	£750,000	£0	004087204
5 Year Fixed					
Fee Saver	5.09%	£0	£750,000	£0	004087210
Standard	4.89%	£999	£750,000	£0	004087216
Premier Customers Only	4.86%	£1,499	£750,000	£0	004087222
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	5.84%	£0	£550,000	£0	004087187
Standard	5.59%	£999	£550,000	£0	004087193
3 Year Fixed					
Fee Saver	5.73%	£0	£550,000	£0	004087199
Standard	5.53%	£999	£550,000	£0	004087205
5 Year Fixed					
Fee Saver	5.24%	£0	£550,000	£0	004087211
Standard	5.09%	£999	£550,000	£0	004087217
Premier Customers Only	5.06%	£1,499	£550,000	£0	004087223
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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	5.29%	£0	£5,000,000	£0	004087244
Standard	4.98%	£999	£5,000,000	£0	004087251
3 Year Fixed					
Fee Saver	5.14%	£0	£5,000,000	£0	004087257
Standard	4.89%	£999	£5,000,000	£0	004087264
5 Year Fixed					
Fee Saver	4.74%	£0	£5,000,000	£0	004087270
Standard	4.54%	£999	£5,000,000	£0	004087277
Premier Customers Only	4.51%	£1,499	£5,000,000	£0	004087283
10 Year Fixed					
Fee Saver	5.04%	£0	£5,000,000	£0	004087289
Standard	4.99%	£999	£5,000,000	£0	004087293
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	0.84% + 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
2 Year Fixed					
Fee Saver	5.39%	£0	£2,000,000	£0	004087245
Standard	5.09%	£999	£2,000,000	£0	004087252
3 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004087258
Standard	5.09%	£999	£2,000,000	£0	004087265
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087271
Standard	4.64%	£999	£2,000,000	£0	004087278
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	004087284
10 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004087290
Standard	4.99%	£999	£2,000,000	£0	004087294
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	0.84% + BoE Base Rate	£0	£2,000,000	£0	001009267



Rates Effective From	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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	5.39%	£0	£2,000,000	£0	004087246
Standard	5.09%	£999	£2,000,000	£0	004087253
3 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004087259
Standard	5.09%	£999	£2,000,000	£0	004087266
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087272
Standard	4.64%	£999	£2,000,000	£0	004087279
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	004087285
10 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004087291
Standard	4.99%	£999	£2,000,000	£0	004087295
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	0.84% + 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
2 Year Fixed					
Fee Saver	5.74%	£0	£1,000,000	£0	004087247
Standard	5.44%	£999	£1,000,000	£0	004087254
3 Year Fixed					
Fee Saver	5.61%	£0	£1,000,000	£0	004087260
Standard	5.39%	£999	£1,000,000	£0	004087267
5 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£0	004087273
Standard	4.89%	£999	£1,000,000	£0	004087280
Premier Customers Only	4.86%	£1,499	£1,000,000	£0	004087286
10 Year Fixed					
Fee Saver	5.29%	£0	£1,000,000	£0	004087292
Standard	5.09%	£999	£1,000,000	£0	004087296
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	1.04% + BoE Base Rate	£0	£1,000,000	£0	001009269



Rates Effective From	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27

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	5.74%	£0	£750,000	£0	004087248
Standard	5.49%	£999	£750,000	£0	004087255
3 Year Fixed					
Fee Saver	5.64%	£0	£750,000	£0	004087261
Standard	5.39%	£999	£750,000	£0	004087268
5 Year Fixed					
Fee Saver	5.09%	£0	£750,000	£0	004087274
Standard	4.89%	£999	£750,000	£0	004087281
Premier Customers Only	4.86%	£1,499	£750,000	£0	004087287
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001008940
Fee Saver	1.09% + 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
2 Year Fixed					
Fee Saver	5.84%	£0	£550,000	£0	004087249
Standard	5.59%	£999	£550,000	£0	004087256
3 Year Fixed					
Fee Saver	5.73%	£0	£550,000	£0	004087262
Standard	5.53%	£999	£550,000	£0	004087269
5 Year Fixed					
Fee Saver	5.24%	£0	£550,000	£0	004087275
Standard	5.09%	£999	£550,000	£0	004087282
Premier Customers Only	5.06%	£1,499	£550,000	£0	004087288
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£550,000	£0	001009142
Fee Saver	1.09% + 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
2 Year Fixed					
Fee Saver	5.99%	£0	£500,000	£0	004087250
3 Year Fixed					
Fee Saver	5.99%	£0	£500,000	£0	004087263
5 Year Fixed					
Fee Saver	5.64%	£0	£500,000	£0	004087276
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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

Maximum 60% LTV - International Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.79%	£0	£5,000,000	£0	004087309
Standard	5.54%	£999	£5,000,000	£0	004087312
3 Year Fixed					
Fee Saver	5.64%	£0	£5,000,000	£0	004087315
Standard	5.44%	£999	£5,000,000	£0	004087318
5 Year Fixed					
Fee Saver	5.39%	£0	£5,000,000	£0	004087321
Standard	5.24%	£999	£5,000,000	£0	004087324
Premier Customers Only	5.21%	£1,499	£5,000,000	£0	004087327
10 Year Fixed					
Fee Saver	5.49%	£0	£5,000,000	£0	004087330
Standard	5.39%	£999	£5,000,000	£0	004087333
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	5.89%	£0	£2,000,000	£0	004087310
Standard	5.59%	£999	£2,000,000	£0	004087313
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087316
Standard	5.64%	£999	£2,000,000	£0	004087319
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087322
Standard	5.29%	£999	£2,000,000	£0	004087325
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004087328
10 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087331
Standard	5.39%	£999	£2,000,000	£0	004087334
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	15.11.23
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	28.02.27
10 Year Fixed Rate end date	28.02.34

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

Maximum 75% LTV - International Existing Customer Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)		Contract ID
2 Year Fixed					
Fee Saver	5.89%	£0	£2,000,000	£0	004087311
Standard	5.59%	£999	£2,000,000	£0	004087314
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087317
Standard	5.64%	£999	£2,000,000	£0	004087320
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087323
Standard	5.29%	£999	£2,000,000	£0	004087326
Premier Customers Only	5.26%	£1,499	£2,000,000	£0	004087329
10 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087332
Standard	5.39%	£999	£2,000,000	£0	004087335
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

15.11.23

Current BTL SVR

7.60%

2 Year Fixed Rate end date

28.02.26

5 Year Fixed Rate end date

28.02.29

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	5.79%	£0	£2,000,000	£0	004087232
Standard	5.29%	£1,999		£0	004087235
5 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004087238
Standard	4.84%	£1,999		£0	004087241
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	0.27% + 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
2 Year Fixed					
Fee Saver	5.79%	£0	£1,000,000	£0	004087233
Standard	5.34%	£1,999		£0	004087236
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004087239
Standard	4.84%	£1,999		£0	004087242
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	0.42% + 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
2 Year Fixed					
Fee Saver	5.89%	£0	£1,000,000	£0	004087234
Standard	5.39%	£1,999		£0	004087237
5 Year Fixed					
Fee Saver	5.34%	£0	£1,000,000	£0	004087240
Standard	5.09%	£1,999		£0	004087243
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	15.11.23
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.26
5 Year Fixed Rate end date	28.02.29

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	5.79%	£0	£2,000,000	£0	004087297
Standard	5.29%	£1,999		£0	004087300
5 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004087303
Standard	4.84%	£1,999		£0	004087306
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	0.27% + BoE Base Rate	£1,999		£0	001009272

Maximum 65% LTV - Existing Customer Switching BTL Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.79%	£0	£1,000,000	£0	004087298
Standard	5.34%	£1,999		£0	004087301
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004087304
Standard	4.84%	£1,999		£0	004087307
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	0.42% + BoE Base Rate	£1,999		£0	001009273

Maximum 75% LTV - Existing Customer Switching BTL Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.89%	£0	£1,000,000	£0	004087299
Standard	5.39%	£1,999		£0	004087302
5 Year Fixed					
Fee Saver	5.34%	£0	£1,000,000	£0	004087305
Standard	5.09%	£1,999		£0	004087308
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