

HSBC UK Mortgage Rate Sheet

Rates Effective From	14.12.23	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	14.12.23
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	5.29%	£0	£5,000,000	£0	004087692
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	5.44%	£0	£2,000,000	£0	004087693
Standard	5.09%	£999	£2,000,000	£0	004087699
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	14.12.23
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

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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
2 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004087694
Standard	5.09%	£999	£2,000,000	£0	004087700
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	5.59%	£0	£1,000,000	£250	004087695
Standard	5.29%	£999	£1,000,000	£250	004087701
3 Year Fixed					
Fee Saver	5.59%	£0	£1,000,000	£350	004087704
Standard	5.29%	£999	£1,000,000	£350	004087708
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£500	004087711
Standard	4.74%	£999	£1,000,000	£500	004087715
Premier Customers Only	4.71%	£1,499	£1,000,000	£0	004087718
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	14.12.23
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	5.59%	£0	£750,000	£250	004087696
Standard	5.29%	£999	£750,000	£250	004087702
3 Year Fixed					
Fee Saver	5.59%	£0	£750,000	£350	004087705
Standard	5.29%	£999	£750,000	£350	004087709
5 Year Fixed					
Fee Saver	4.89%	£0	£750,000	£500	004087712
Standard	4.74%	£999	£750,000	£500	004087716
Premier Customers Only	4.71%	£1,499	£750,000	£0	004087719
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	5.69%	£0	£550,000	£250	004087697
Standard	5.39%	£999	£550,000	£250	004087703
3 Year Fixed					
Fee Saver	5.69%	£0	£550,000	£350	004087706
Standard	5.39%	£999	£550,000	£350	004087710
5 Year Fixed					
Fee Saver	4.99%	£0	£550,000	£500	004087713
Standard	4.89%	£999	£550,000	£500	004087717
Premier Customers Only	4.86%	£1,499	£550,000	£0	004087720
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	6.09%	£0	£500,000	£250	004087698
3 Year Fixed					
Fee Saver	6.09%	£0	£500,000	£350	004087707
5 Year Fixed					
Fee Saver	5.39%	£0	£500,000	£500	004087714

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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	5.29%	£0	£5,000,000	£0	004087721
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	5.44%	£0	£2,000,000	£0	004087722
Standard	5.09%	£999	£2,000,000	£0	004087728
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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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	5.44%	£0	£2,000,000	£0	004087723
Standard	5.09%	£999	£2,000,000	£0	004087729
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	5.59%	£0	£1,000,000	£250	004087724
Standard	5.29%	£999	£1,000,000	£250	004087730
3 Year Fixed					
Fee Saver	5.59%	£0	£1,000,000	£350	004087733
Standard	5.29%	£999	£1,000,000	£350	004087737
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£350	004087740
Standard	4.74%	£999	£1,000,000	£350	004087744
Premier Customers Only	4.71%	£1,499	£1,000,000	£0	004087747
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	5.59%	£0	£750,000	£250	004087725
Standard	5.29%	£999	£750,000	£250	004087731
3 Year Fixed					
Fee Saver	5.59%	£0	£750,000	£350	004087734
Standard	5.29%	£999	£750,000	£350	004087738
5 Year Fixed					
Fee Saver	4.89%	£0	£750,000	£350	004087741
Standard	4.74%	£999	£750,000	£350	004087745
Premier Customers Only	4.71%	£1,499	£750,000	£0	004087748
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	5.69%	£0	£550,000	£250	004087726
Standard	5.39%	£999	£550,000	£250	004087732
3 Year Fixed					
Fee Saver	5.69%	£0	£550,000	£350	004087735
Standard	5.39%	£999	£550,000	£350	004087739
5 Year Fixed					
Fee Saver	4.99%	£0	£550,000	£350	004087742
Standard	4.89%	£999	£550,000	£350	004087746
Premier Customers Only	4.86%	£1,499	£550,000	£0	004087749
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	6.09%	£0	£500,000	£250	004087727
3 Year Fixed					
Fee Saver	6.09%	£0	£500,000	£350	004087736
5 Year Fixed					
Fee Saver	5.39%	£0	£500,000	£350	004087743

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 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	5.16%	£0	£5,000,000	£0	Yes	004087762
Standard	4.93%	£999	£5,000,000	£0	Yes	004087765
Fee Saver Cashback	5.16%	£0	£5,000,000	£300	No	004087793
Standard Cashback	4.93%	£999	£5,000,000	£300	No	004087796
3 Year Fixed						
Fee Saver	5.19%	£0	£5,000,000	£0	Yes	004087771
Standard	4.93%	£999	£5,000,000	£0	Yes	004087772
5 Year Fixed						
Fee Saver	4.99%	£0	£5,000,000	£0	Yes	004087120
Standard	4.79%	£999	£5,000,000	£0	Yes	004087775
Premier Customers Only	4.76%	£1,499	£5,000,000	£0	Yes	004087778
Fee Saver Cashback	4.99%	£0	£5,000,000	£300	No	004087170
Standard Cashback	4.79%	£999	£5,000,000	£300	No	004087802
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	5.44%	£0	£2,000,000	£0	Yes	004087763
Standard	4.99%	£999	£2,000,000	£0	Yes	004087766
Fee Saver Cashback	5.44%	£0	£2,000,000	£300	No	004087794
Standard Cashback	4.99%	£999	£2,000,000	£300	No	004087797
3 Year Fixed						
Fee Saver	5.44%	£0	£2,000,000	£0	Yes	004087109
Standard	4.99%	£999	£2,000,000	£0	Yes	004087773
5 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004087121
Standard	4.84%	£999	£2,000,000	£0	Yes	004087776
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	Yes	004087779
Fee Saver Cashback	5.09%	£0	£2,000,000	£300	No	004087171
Standard Cashback	4.84%	£999	£2,000,000	£300	No	004087803
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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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	5.44%	£0	£2,000,000	£0	Yes	004087764
Standard	4.99%	£999	£2,000,000	£0	Yes	004087767
Fee Saver Cashback	5.44%	£0	£2,000,000	£300	No	004087795
Standard Cashback	4.99%	£999	£2,000,000	£300	No	004087798
3 Year Fixed						
Fee Saver	5.44%	£0	£2,000,000	£0	Yes	004087110
Standard	4.99%	£999	£2,000,000	£0	Yes	004087774
5 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004087122
Standard	4.84%	£999	£2,000,000	£0	Yes	004087777
Premier Customers Only	4.81%	£1,499	£2,000,000	£0	Yes	004087780
Fee Saver Cashback	5.09%	£0	£2,000,000	£300	No	004087172
Standard Cashback	4.84%	£999	£2,000,000	£300	No	004087804
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	5.64%	£999	£1,000,000	£0	Yes	004087768
Fee Saver Cashback	6.04%	£0	£1,000,000	£300	No	004087161
Standard Cashback	5.64%	£999	£1,000,000	£300	No	004087799
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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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	5.64%	£999	£750,000	£0	Yes	004087769
Fee Saver Cashback	6.09%	£0	£750,000	£300	No	004087162
Standard Cashback	5.64%	£999	£750,000	£300	No	004087800
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	5.89%	£999	£550,000	£0	Yes	004087770
Fee Saver Cashback	6.29%	£0	£550,000	£300	No	004087163
Standard Cashback	5.89%	£999	£550,000	£300	No	004087801
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

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 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	5.69%	£0	£5,000,000	£0	004087903
Standard	5.38%	£999	£5,000,000	£0	004087906
3 Year Fixed					
Fee Saver	5.59%	£0	£5,000,000	£0	004087909
Standard	5.33%	£999	£5,000,000	£0	004087910
5 Year Fixed					
Fee Saver	5.39%	£0	£5,000,000	£0	004087321
Standard	5.19%	£999	£5,000,000	£0	004087913
Premier Customers Only	5.16%	£1,499	£5,000,000	£0	004087916
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	5.84%	£0	£2,000,000	£0	004087904
Standard	5.49%	£999	£2,000,000	£0	004087907
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087316
Standard	5.49%	£999	£2,000,000	£0	004087911
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087322
Standard	5.24%	£999	£2,000,000	£0	004087914
Premier Customers Only	5.21%	£1,499	£2,000,000	£0	004087917
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	14.12.23
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	5.84%	£0	£2,000,000	£0	004087905
Standard	5.49%	£999	£2,000,000	£0	004087908
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087317
Standard	5.49%	£999	£2,000,000	£0	004087912
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087323
Standard	5.24%	£999	£2,000,000	£0	004087915
Premier Customers Only	5.21%	£1,499	£2,000,000	£0	004087918
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	14.12.23
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	5.69%	£0	£5,000,000	£0	004087931
Standard	5.38%	£999	£5,000,000	£0	004087934
3 Year Fixed					
Fee Saver	5.59%	£0	£5,000,000	£0	004087937
Standard	5.33%	£999	£5,000,000	£0	004087938
5 Year Fixed					
Fee Saver	5.39%	£0	£5,000,000	£0	004087360
Standard	5.19%	£999	£5,000,000	£0	004087941
Premier Customers Only	5.16%	£1,499	£5,000,000	£0	004087944
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	5.84%	£0	£2,000,000	£0	004087932
Standard	5.49%	£999	£2,000,000	£0	004087935
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087355
Standard	5.49%	£999	£2,000,000	£0	004087939
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087361
Standard	5.24%	£999	£2,000,000	£0	004087942
Premier Customers Only	5.21%	£1,499	£2,000,000	£0	004087945
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	14.12.23
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	5.84%	£0	£2,000,000	£0	004087933
Standard	5.49%	£999	£2,000,000	£0	004087936
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087356
Standard	5.49%	£999	£2,000,000	£0	004087940
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087362
Standard	5.24%	£999	£2,000,000	£0	004087943
Premier Customers Only	5.21%	£1,499	£2,000,000	£0	004087946
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	14.12.23
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	5.64%	£0	£2,000,000	£0	004087750
Standard	5.04%	£1,999		£0	004087753
5 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004087756
Standard	4.54%	£1,999		£0	004087759
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	5.64%	£0	£1,000,000	£0	004087751
Standard	5.14%	£1,999		£0	004087754
5 Year Fixed					
Fee Saver	4.94%	£0	£1,000,000	£0	004087757
Standard	4.59%	£1,999		£0	004087760
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	5.74%	£0	£1,000,000	£0	004087752
Standard	5.24%	£1,999		£0	004087755
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004087758
Standard	4.84%	£1,999		£0	004087761
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	14.12.23
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	5.64%	£0	£2,000,000	£0	004087781
Standard	5.14%	£1,999		£0	004087784
5 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004087787
Standard	4.69%	£1,999		£0	004087790
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	5.64%	£0	£1,000,000	£0	004087782
Standard	5.19%	£1,999		£0	004087785
5 Year Fixed					
Fee Saver	4.99%	£0	£1,000,000	£0	004087788
Standard	4.69%	£1,999		£0	004087791
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	5.74%	£0	£1,000,000	£0	004087783
Standard	5.24%	£1,999		£0	004087786
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004087789
Standard	4.89%	£1,999		£0	004087792
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	14.12.23
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	4.89%	£0	£5,000,000	£0	004088144
Standard	4.64%	£999	£5,000,000	£0	004088147
3 Year Fixed					
Fee Saver	4.89%	£0	£5,000,000	£0	004088150
Standard	4.64%	£999	£5,000,000	£0	004088156
5 Year Fixed					
Fee Saver	4.64%	£0	£5,000,000	£0	004088160
Standard	4.49%	£999	£5,000,000	£0	004088161
Premier Customers Only	4.46%	£1,499	£5,000,000	£0	004088164
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	5.04%	£0	£2,000,000	£0	004088145
Standard	4.74%	£999	£2,000,000	£0	004088148
3 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004088151
Standard	4.69%	£999	£2,000,000	£0	004088157
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087207
Standard	4.59%	£999	£2,000,000	£0	004088162
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004088165
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	14.12.23
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	5.04%	£0	£2,000,000	£0	004088146
Standard	4.74%	£999	£2,000,000	£0	004088149
3 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004088152
Standard	4.69%	£999	£2,000,000	£0	004088158
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087208
Standard	4.59%	£999	£2,000,000	£0	004088163
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004088166
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	5.59%	£0	£1,000,000	£0	004087808
Standard	5.29%	£999	£1,000,000	£0	004087814
3 Year Fixed					
Fee Saver	5.34%	£0	£1,000,000	£0	004088153
Standard	5.19%	£999	£1,000,000	£0	004088159
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004087829
Standard	4.74%	£999	£1,000,000	£0	004087832
Premier Customers Only	4.71%	£1,499	£1,000,000	£0	004087835
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	14.12.23
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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.59%	£0	£750,000	£0	004087809
Standard	5.29%	£999	£750,000	£0	004087815
3 Year Fixed					
Fee Saver	5.49%	£0	£750,000	£0	004088154
Standard	5.29%	£999	£750,000	£0	004087827
5 Year Fixed					
Fee Saver	4.84%	£0	£750,000	£0	004087830
Standard	4.74%	£999	£750,000	£0	004087833
Premier Customers Only	4.71%	£1,499	£750,000	£0	004087836
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	5.69%	£0	£550,000	£0	004087810
Standard	5.39%	£999	£550,000	£0	004087816
3 Year Fixed					
Fee Saver	5.59%	£0	£550,000	£0	004088155
Standard	5.39%	£999	£550,000	£0	004087828
5 Year Fixed					
Fee Saver	4.99%	£0	£550,000	£0	004087831
Standard	4.89%	£999	£550,000	£0	004087834
Premier Customers Only	4.86%	£1,499	£550,000	£0	004087837
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	14.12.23
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	4.89%	£0	£5,000,000	£0	004088178
Standard	4.64%	£999	£5,000,000	£0	004088181
3 Year Fixed					
Fee Saver	4.89%	£0	£5,000,000	£0	004088184
Standard	4.64%	£999	£5,000,000	£0	004088190
5 Year Fixed					
Fee Saver	4.64%	£0	£5,000,000	£0	004088194
Standard	4.49%	£999	£5,000,000	£0	004088195
Premier Customers Only	4.46%	£1,499	£5,000,000	£0	004088198
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	5.04%	£0	£2,000,000	£0	004088179
Standard	4.74%	£999	£2,000,000	£0	004088182
3 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004088185
Standard	4.69%	£999	£2,000,000	£0	004088191
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087271
Standard	4.59%	£999	£2,000,000	£0	004088196
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004088199
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	14.12.23
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	5.04%	£0	£2,000,000	£0	004088180
Standard	4.74%	£999	£2,000,000	£0	004088183
3 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004088186
Standard	4.69%	£999	£2,000,000	£0	004088192
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004087272
Standard	4.59%	£999	£2,000,000	£0	004088197
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004088200
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	5.59%	£0	£1,000,000	£0	004087860
Standard	5.29%	£999	£1,000,000	£0	004087866
3 Year Fixed					
Fee Saver	5.34%	£0	£1,000,000	£0	004088187
Standard	5.19%	£999	£1,000,000	£0	004088193
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004087881
Standard	4.74%	£999	£1,000,000	£0	004087885
Premier Customers Only	4.71%	£1,499	£1,000,000	£0	004087888
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	14.12.23
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	5.59%	£0	£750,000	£0	004087861
Standard	5.29%	£999	£750,000	£0	004087867
3 Year Fixed					
Fee Saver	5.49%	£0	£750,000	£0	004088188
Standard	5.29%	£999	£750,000	£0	004087879
5 Year Fixed					
Fee Saver	4.84%	£0	£750,000	£0	004087882
Standard	4.74%	£999	£750,000	£0	004087886
Premier Customers Only	4.71%	£1,499	£750,000	£0	004087889
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	5.69%	£0	£550,000	£0	004087862
Standard	5.39%	£999	£550,000	£0	004087868
3 Year Fixed					
Fee Saver	5.59%	£0	£550,000	£0	004088189
Standard	5.39%	£999	£550,000	£0	004087880
5 Year Fixed					
Fee Saver	4.99%	£0	£550,000	£0	004087883
Standard	4.89%	£999	£550,000	£0	004087887
Premier Customers Only	4.86%	£1,499	£550,000	£0	004087890
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	5.39%	£0	£500,000	£0	004087884
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	14.12.23
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	5.69%	£0	£5,000,000	£0	004087903
Standard	5.38%	£999	£5,000,000	£0	004087906
3 Year Fixed					
Fee Saver	5.59%	£0	£5,000,000	£0	004087909
Standard	5.33%	£999	£5,000,000	£0	004087910
5 Year Fixed					
Fee Saver	5.39%	£0	£5,000,000	£0	004087321
Standard	5.19%	£999	£5,000,000	£0	004087913
Premier Customers Only	5.16%	£1,499	£5,000,000	£0	004087916
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	5.84%	£0	£2,000,000	£0	004087904
Standard	5.49%	£999	£2,000,000	£0	004087907
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087316
Standard	5.49%	£999	£2,000,000	£0	004087911
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087322
Standard	5.24%	£999	£2,000,000	£0	004087914
Premier Customers Only	5.21%	£1,499	£2,000,000	£0	004087917
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	14.12.23
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	5.84%	£0	£2,000,000	£0	004087905
Standard	5.49%	£999	£2,000,000	£0	004087908
3 Year Fixed					
Fee Saver	5.84%	£0	£2,000,000	£0	004087317
Standard	5.49%	£999	£2,000,000	£0	004087912
5 Year Fixed					
Fee Saver	5.49%	£0	£2,000,000	£0	004087323
Standard	5.24%	£999	£2,000,000	£0	004087915
Premier Customers Only	5.21%	£1,499	£2,000,000	£0	004087918
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

14.12.23

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	5.49%	£0	£2,000,000	£0	004088167
Standard	4.89%	£1,999		£0	004088170
5 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004088173
Standard	4.54%	£1,999		£0	004087847
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	5.49%	£0	£1,000,000	£0	004088168
Standard	4.89%	£1,999		£0	004088171
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004088174
Standard	4.54%	£1,999		£0	004088176
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	5.54%	£0	£1,000,000	£0	004088169
Standard	4.94%	£1,999		£0	004088172
5 Year Fixed					
Fee Saver	4.99%	£0	£1,000,000	£0	004088175
Standard	4.64%	£1,999		£0	004088177
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	14.12.23
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	5.49%	£0	£2,000,000	£0	004088201
Standard	4.89%	£1,999		£0	004088204
5 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004088207
Standard	4.54%	£1,999		£0	004087900
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	5.49%	£0	£1,000,000	£0	004088202
Standard	4.89%	£1,999		£0	004088205
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004088208
Standard	4.54%	£1,999		£0	004088210
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	5.54%	£0	£1,000,000	£0	004088203
Standard	4.94%	£1,999		£0	004088206
5 Year Fixed					
Fee Saver	4.99%	£0	£1,000,000	£0	004088209
Standard	4.64%	£1,999		£0	004088211
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