

# HSBC UK Mortgage Rate Sheet

Rates Effective From	16.01.24	Current BTL SVR	7.60%
Current Residential SVR	6.99%	Bank of England Base Rate	5.25%
2 Year Fixed Rate End Date	30.04.26	3 Year Fixed Rate End Date	30.04.27
5 Year Fixed Rate End Date	30.04.29	10 Year Fixed Rate End Date	30.04.34

New Business Mortgage Rate Sheet
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Rates Effective From	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27

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
<b>2 Year Fixed</b>					
Fee Saver	4.89%	£0	£5,000,000	£0	004088990
Standard	4.59%	£999	£5,000,000	£0	004088997
<b>3 Year Fixed</b>					
Fee Saver	4.94%	£0	£5,000,000	£0	004089003
Standard	4.64%	£999	£5,000,000	£0	004089010
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£5,000,000	£0	004089016
Standard	4.24%	£999	£5,000,000	£0	004089023
Premier Customers Only	4.21%	£1,499	£5,000,000	£0	004089029
<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	4.99%	£0	£2,000,000	£0	004088991
Standard	4.69%	£999	£2,000,000	£0	004088998
<b>3 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004089004
Standard	4.74%	£999	£2,000,000	£0	004089011
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	£0	004089017
Standard	4.32%	£999	£2,000,000	£0	004089024
Premier Customers Only	4.29%	£1,499	£2,000,000	£0	004089030
<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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5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27

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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
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004088992
Standard	4.69%	£999	£2,000,000	£0	004088999
<b>3 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004089005
Standard	4.74%	£999	£2,000,000	£0	004089012
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	£0	004089018
Standard	4.32%	£999	£2,000,000	£0	004089025
Premier Customers Only	4.29%	£1,499	£2,000,000	£0	004089031
<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	5.14%	£0	£1,000,000	£250	004088993
Standard	4.78%	£999	£1,000,000	£250	004089000
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£350	004089006
Standard	4.78%	£999	£1,000,000	£350	004089013
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£1,000,000	£500	004089019
Standard	4.38%	£999	£1,000,000	£500	004089026
Premier Customers Only	4.35%	£1,499	£1,000,000	£0	004089032
<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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Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27

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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
<b>2 Year Fixed</b>					
Fee Saver	5.14%	£0	£750,000	£250	004088994
Standard	4.78%	£999	£750,000	£250	004089001
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£750,000	£350	004089007
Standard	4.78%	£999	£750,000	£350	004089014
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£750,000	£500	004089020
Standard	4.38%	£999	£750,000	£500	004089027
Premier Customers Only	4.35%	£1,499	£750,000	£0	004089033
<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	5.19%	£0	£550,000	£250	004088995
Standard	4.89%	£999	£550,000	£250	004089002
<b>3 Year Fixed</b>					
Fee Saver	5.19%	£0	£550,000	£350	004089008
Standard	4.89%	£999	£550,000	£350	004089015
<b>5 Year Fixed</b>					
Fee Saver	4.63%	£0	£550,000	£500	004089021
Standard	4.48%	£999	£550,000	£500	004089028
Premier Customers Only	4.45%	£1,499	£550,000	£0	004089034
<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	5.49%	£0	£500,000	£750	004088996
<b>3 Year Fixed</b>					
Fee Saver	5.49%	£0	£500,000	£750	004089009
<b>5 Year Fixed</b>					
Fee Saver	4.99%	£0	£500,000	£1,000	004089022

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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	4.89%	£0	£5,000,000	£0	004089035
Standard	4.59%	£999	£5,000,000	£0	004089042
<b>3 Year Fixed</b>					
Fee Saver	4.94%	£0	£5,000,000	£0	004089048
Standard	4.64%	£999	£5,000,000	£0	004089055
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£5,000,000	£0	004089061
Standard	4.24%	£999	£5,000,000	£0	004089068
Premier Customers Only	4.21%	£1,499	£5,000,000	£0	004089074
<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	4.99%	£0	£2,000,000	£0	004089036
Standard	4.69%	£999	£2,000,000	£0	004089043
<b>3 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004089049
Standard	4.74%	£999	£2,000,000	£0	004089056
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	£0	004089062
Standard	4.32%	£999	£2,000,000	£0	004089069
Premier Customers Only	4.29%	£1,499	£2,000,000	£0	004089075
<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	4.99%	£0	£2,000,000	£0	004089037
Standard	4.69%	£999	£2,000,000	£0	004089044
<b>3 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004089050
Standard	4.74%	£999	£2,000,000	£0	004089057
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	£0	004089063
Standard	4.32%	£999	£2,000,000	£0	004089070
Premier Customers Only	4.29%	£1,499	£2,000,000	£0	004089076
<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	5.14%	£0	£1,000,000	£250	004089038
Standard	4.78%	£999	£1,000,000	£250	004089045
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£350	004089051
Standard	4.78%	£999	£1,000,000	£350	004089058
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£1,000,000	£350	004089064
Standard	4.38%	£999	£1,000,000	£350	004089071
Premier Customers Only	4.35%	£1,499	£1,000,000	£0	004089077
<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	5.14%	£0	£750,000	£250	004089039
Standard	4.78%	£999	£750,000	£250	004089046
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£750,000	£350	004089052
Standard	4.78%	£999	£750,000	£350	004089059
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£750,000	£350	004089065
Standard	4.38%	£999	£750,000	£350	004089072
Premier Customers Only	4.35%	£1,499	£750,000	£0	004089078
<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	5.19%	£0	£550,000	£250	004089040
Standard	4.89%	£999	£550,000	£250	004089047
<b>3 Year Fixed</b>					
Fee Saver	5.19%	£0	£550,000	£350	004089053
Standard	4.89%	£999	£550,000	£350	004089060
<b>5 Year Fixed</b>					
Fee Saver	4.63%	£0	£550,000	£350	004089066
Standard	4.48%	£999	£550,000	£350	004089073
Premier Customers Only	4.45%	£1,499	£550,000	£0	004089079
<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	5.49%	£0	£500,000	£250	004089041
<b>3 Year Fixed</b>					
Fee Saver	5.49%	£0	£500,000	£350	004089054
<b>5 Year Fixed</b>					
Fee Saver	4.99%	£0	£500,000	£350	004089067

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30.04.27
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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	4.69%	£0	£5,000,000	£0	Yes	004089092
Standard	4.49%	£999	£5,000,000	£0	Yes	004089098
Fee Saver Cashback	4.69%	£0	£5,000,000	£300	No	004089154
Standard Cashback	4.49%	£999	£5,000,000	£300	No	004089160
<b>3 Year Fixed</b>						
Fee Saver	4.69%	£0	£5,000,000	£0	Yes	004089104
Standard	4.49%	£999	£5,000,000	£0	Yes	004089110
<b>5 Year Fixed</b>						
Fee Saver	4.14%	£0	£5,000,000	£0	Yes	004089116
Standard	3.94%	£999	£5,000,000	£0	Yes	004089122
Premier Customers Only	3.91%	£1,499	£5,000,000	£0	Yes	004089128
Fee Saver Cashback	4.14%	£0	£5,000,000	£300	No	004089166
Standard Cashback	3.94%	£999	£5,000,000	£300	No	004089172
<b>10 Year Fixed</b>						
Fee Saver	4.19%	£0	£5,000,000	£0	Yes	004089134
Standard	3.99%	£999	£5,000,000	£0	Yes	004089138
<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	4.84%	£0	£2,000,000	£0	Yes	004089093
Standard	4.64%	£999	£2,000,000	£0	Yes	004089099
Fee Saver Cashback	4.84%	£0	£2,000,000	£300	No	004089155
Standard Cashback	4.64%	£999	£2,000,000	£300	No	004089161
<b>3 Year Fixed</b>						
Fee Saver	4.84%	£0	£2,000,000	£0	Yes	004089105
Standard	4.64%	£999	£2,000,000	£0	Yes	004089111
<b>5 Year Fixed</b>						
Fee Saver	4.49%	£0	£2,000,000	£0	Yes	004089117
Standard	4.29%	£999	£2,000,000	£0	Yes	004089123
Premier Customers Only	4.26%	£1,499	£2,000,000	£0	Yes	004089129
Fee Saver Cashback	4.49%	£0	£2,000,000	£300	No	004089167
Standard Cashback	4.29%	£999	£2,000,000	£300	No	004089173
<b>10 Year Fixed</b>						
Fee Saver	4.39%	£0	£2,000,000	£0	Yes	004089135
Standard	4.19%	£999	£2,000,000	£0	Yes	004089139
<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	4.84%	£0	£2,000,000	£0	Yes	004089094
Standard	4.64%	£999	£2,000,000	£0	Yes	004089100
Fee Saver Cashback	4.84%	£0	£2,000,000	£300	No	004089156
Standard Cashback	4.64%	£999	£2,000,000	£300	No	004089162
<b>3 Year Fixed</b>						
Fee Saver	4.84%	£0	£2,000,000	£0	Yes	004089106
Standard	4.64%	£999	£2,000,000	£0	Yes	004089112
<b>5 Year Fixed</b>						
Fee Saver	4.49%	£0	£2,000,000	£0	Yes	004089118
Standard	4.29%	£999	£2,000,000	£0	Yes	004089124
Premier Customers Only	4.26%	£1,499	£2,000,000	£0	Yes	004089130
Fee Saver Cashback	4.49%	£0	£2,000,000	£300	No	004089168
Standard Cashback	4.29%	£999	£2,000,000	£300	No	004089174
<b>10 Year Fixed</b>						
Fee Saver	4.39%	£0	£2,000,000	£0	Yes	004089136
Standard	4.19%	£999	£2,000,000	£0	Yes	004089140
<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	5.69%	£0	£1,000,000	£0	Yes	004089095
Standard	5.39%	£999	£1,000,000	£0	Yes	004089101
Fee Saver Cashback	5.69%	£0	£1,000,000	£300	No	004089157
Standard Cashback	5.39%	£999	£1,000,000	£300	No	004089163
<b>3 Year Fixed</b>						
Fee Saver	5.34%	£0	£1,000,000	£0	Yes	004089107
Standard	5.19%	£999	£1,000,000	£0	Yes	004089113
<b>5 Year Fixed</b>						
Fee Saver	5.09%	£0	£1,000,000	£0	Yes	004089119
Standard	4.89%	£999	£1,000,000	£0	Yes	004089125
Premier Customers Only	4.86%	£1,499	£1,000,000	£0	Yes	004089131
Fee Saver Cashback	5.09%	£0	£1,000,000	£300	No	004089169
Standard Cashback	4.89%	£999	£1,000,000	£300	No	004089175
<b>10 Year Fixed</b>						
Fee Saver	4.54%	£0	£1,000,000	£0	Yes	004089137
Standard	4.34%	£999	£1,000,000	£0	Yes	004089141
<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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<b>2 Year Fixed</b>						
Fee Saver	5.79%	£0	£750,000	£0	Yes	004089096
Standard	5.49%	£999	£750,000	£0	Yes	004089102
Fee Saver Cashback	5.79%	£0	£750,000	£300	No	004089158
Standard Cashback	5.49%	£999	£750,000	£300	No	004089164
<b>3 Year Fixed</b>						
Fee Saver	5.44%	£0	£750,000	£0	Yes	004089108
Standard	5.29%	£999	£750,000	£0	Yes	004089114
<b>5 Year Fixed</b>						
Fee Saver	5.19%	£0	£750,000	£0	Yes	004089120
Standard	4.99%	£999	£750,000	£0	Yes	004089126
Premier Customers Only	4.96%	£1,499	£750,000	£0	Yes	004089132
Fee Saver Cashback	5.19%	£0	£750,000	£300	No	004089170
Standard Cashback	4.99%	£999	£750,000	£300	No	004089176
<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	5.99%	£0	£550,000	£0	Yes	004089097
Standard	5.64%	£999	£550,000	£0	Yes	004089103
Fee Saver Cashback	5.99%	£0	£550,000	£300	No	004089159
Standard Cashback	5.64%	£999	£550,000	£300	No	004089165
<b>3 Year Fixed</b>						
Fee Saver	5.59%	£0	£550,000	£0	Yes	004089109
Standard	5.49%	£999	£550,000	£0	Yes	004089115
<b>5 Year Fixed</b>						
Fee Saver	5.29%	£0	£550,000	£0	Yes	004089121
Standard	5.09%	£999	£550,000	£0	Yes	004089127
Premier Customers Only	5.06%	£1,499	£550,000	£0	Yes	004089133
Fee Saver Cashback	5.29%	£0	£550,000	£300	No	004089171
Standard Cashback	5.09%	£999	£550,000	£300	No	004089177
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	5.29%	£0	£5,000,000	£0	004089305
Standard	4.99%	£999	£5,000,000	£0	004089308
<b>3 Year Fixed</b>					
Fee Saver	5.34%	£0	£5,000,000	£0	004089311
Standard	5.04%	£999	£5,000,000	£0	004089314
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£5,000,000	£0	004089317
Standard	4.64%	£999	£5,000,000	£0	004089320
Premier Customers Only	4.61%	£1,499	£5,000,000	£0	004089323
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£5,000,000	£0	004089326
Standard	4.39%	£999	£5,000,000	£0	004089329
<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	5.39%	£0	£2,000,000	£0	004089306
Standard	5.09%	£999	£2,000,000	£0	004089309
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004089312
Standard	5.14%	£999	£2,000,000	£0	004089315
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004089318
Standard	4.72%	£999	£2,000,000	£0	004089321
Premier Customers Only	4.69%	£1,499	£2,000,000	£0	004089324
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089327
Standard	4.59%	£999	£2,000,000	£0	004089330
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004089307
Standard	5.09%	£999	£2,000,000	£0	004089310
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004089313
Standard	5.14%	£999	£2,000,000	£0	004089316
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004089319
Standard	4.72%	£999	£2,000,000	£0	004089322
Premier Customers Only	4.69%	£1,499	£2,000,000	£0	004089325
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089328
Standard	4.59%	£999	£2,000,000	£0	004089331
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	5.29%	£0	£5,000,000	£0	004089344
Standard	4.99%	£999	£5,000,000	£0	004089347
<b>3 Year Fixed</b>					
Fee Saver	5.34%	£0	£5,000,000	£0	004089350
Standard	5.04%	£999	£5,000,000	£0	004089353
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£5,000,000	£0	004089356
Standard	4.64%	£999	£5,000,000	£0	004089359
Premier Customers Only	4.61%	£1,499	£5,000,000	£0	004089362
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£5,000,000	£0	004089365
Standard	4.39%	£999	£5,000,000	£0	004089368
<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	5.39%	£0	£2,000,000	£0	004089345
Standard	5.09%	£999	£2,000,000	£0	004089348
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004089351
Standard	5.14%	£999	£2,000,000	£0	004089354
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004089357
Standard	4.72%	£999	£2,000,000	£0	004089360
Premier Customers Only	4.69%	£1,499	£2,000,000	£0	004089363
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089366
Standard	4.59%	£999	£2,000,000	£0	004089369
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004089346
Standard	5.09%	£999	£2,000,000	£0	004089349
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004089352
Standard	5.14%	£999	£2,000,000	£0	004089355
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004089358
Standard	4.72%	£999	£2,000,000	£0	004089361
Premier Customers Only	4.69%	£1,499	£2,000,000	£0	004089364
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089367
Standard	4.59%	£999	£2,000,000	£0	004089370
<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	16.01.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

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	5.24%	£0	£2,000,000	£0	004089080
Standard	4.69%	£1,999		£0	004089083
<b>5 Year Fixed</b>					
Fee Saver	4.54%	£0	£2,000,000	£0	004089086
Standard	4.14%	£1,999		£0	004089089
<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	5.24%	£0	£1,000,000	£0	004089081
Standard	4.89%	£1,999		£0	004089084
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£1,000,000	£0	004089087
Standard	4.39%	£1,999		£0	004089090
<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	5.34%	£0	£1,000,000	£0	004089082
Standard	4.89%	£1,999		£0	004089085
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£1,000,000	£0	004089088
Standard	4.39%	£1,999		£0	004089091
<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	16.01.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

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	5.24%	£0	£2,000,000	£0	004089142
Standard	4.59%	£1,999		£0	004089145
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£0	004089148
Standard	4.39%	£1,999		£0	004089151
<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	5.44%	£0	£1,000,000	£0	004089143
Standard	4.69%	£1,999		£0	004089146
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£1,000,000	£0	004089149
Standard	4.49%	£1,999		£0	004089152
<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	5.44%	£0	£1,000,000	£0	004089144
Standard	4.69%	£1,999		£0	004089147
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£1,000,000	£0	004089150
Standard	4.49%	£1,999		£0	004089153
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004089178
Standard	4.29%	£999	£5,000,000	£0	004089184
<b>3 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004089190
Standard	4.29%	£999	£5,000,000	£0	004089196
<b>5 Year Fixed</b>					
Fee Saver	4.04%	£0	£5,000,000	£0	004089202
Standard	3.79%	£999	£5,000,000	£0	004089208
Premier Customers Only	3.76%	£1,499	£5,000,000	£0	004089214
<b>10 Year Fixed</b>					
Fee Saver	4.19%	£0	£400,000	£0	004089220
Standard	3.99%	£999	£400,000	£0	004089224
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009178

### Maximum 70% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089179
Standard	4.49%	£999	£2,000,000	£0	004089185
<b>3 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089191
Standard	4.49%	£999	£2,000,000	£0	004089197
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004089203
Standard	4.19%	£999	£2,000,000	£0	004089209
Premier Customers Only	4.16%	£1,499	£2,000,000	£0	004089215
<b>10 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004089221
Standard	4.19%	£999	£2,000,000	£0	004089225
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089180
Standard	4.49%	£999	£2,000,000	£0	004089186
<b>3 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089192
Standard	4.49%	£999	£2,000,000	£0	004089198
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004089204
Standard	4.19%	£999	£2,000,000	£0	004089210
Premier Customers Only	4.16%	£1,499	£2,000,000	£0	004089216
<b>10 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004089222
Standard	4.19%	£999	£2,000,000	£0	004089226
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£0	001009180

### Maximum 80% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£0	004089181
Standard	4.74%	£999	£1,000,000	£0	004089187
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£0	004089193
Standard	4.74%	£999	£1,000,000	£0	004089199
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£1,000,000	£0	004089205
Standard	4.34%	£999	£1,000,000	£0	004089211
Premier Customers Only	4.31%	£1,499	£1,000,000	£0	004089217
<b>10 Year Fixed</b>					
Fee Saver	4.54%	£0	£1,000,000	£0	004089223
Standard	4.34%	£999	£1,000,000	£0	004089227
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27

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
<b>2 Year Fixed</b>					
Fee Saver	5.14%	£0	£750,000	£0	004089182
Standard	4.74%	£999	£750,000	£0	004089188
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£750,000	£0	004089194
Standard	4.74%	£999	£750,000	£0	004089200
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£750,000	£0	004089206
Standard	4.34%	£999	£750,000	£0	004089212
Premier Customers Only	4.31%	£1,499	£750,000	£0	004089218
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001008935

## Maximum 90% LTV - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.19%	£0	£550,000	£0	004089183
Standard	4.89%	£999	£550,000	£0	004089189
<b>3 Year Fixed</b>					
Fee Saver	5.19%	£0	£550,000	£0	004089195
Standard	4.89%	£999	£550,000	£0	004089201
<b>5 Year Fixed</b>					
Fee Saver	4.63%	£0	£550,000	£0	004089207
Standard	4.44%	£999	£550,000	£0	004089213
Premier Customers Only	4.41%	£1,499	£550,000	£0	004089219
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004089240
Standard	4.29%	£999	£5,000,000	£0	004089247
<b>3 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004089253
Standard	4.29%	£999	£5,000,000	£0	004089260
<b>5 Year Fixed</b>					
Fee Saver	4.04%	£0	£5,000,000	£0	004089266
Standard	3.79%	£999	£5,000,000	£0	004089273
Premier Customers Only	3.76%	£1,499	£5,000,000	£0	004089279
<b>10 Year Fixed</b>					
Fee Saver	4.19%	£0	£5,000,000	£0	004089285
Standard	3.99%	£999	£5,000,000	£0	004089289
<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	4.79%	£0	£2,000,000	£0	004089241
Standard	4.49%	£999	£2,000,000	£0	004089248
<b>3 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089254
Standard	4.49%	£999	£2,000,000	£0	004089261
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004089267
Standard	4.19%	£999	£2,000,000	£0	004089274
Premier Customers Only	4.16%	£1,499	£2,000,000	£0	004089280
<b>10 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004089286
Standard	4.19%	£999	£2,000,000	£0	004089290
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089242
Standard	4.49%	£999	£2,000,000	£0	004089249
<b>3 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089255
Standard	4.49%	£999	£2,000,000	£0	004089262
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004089268
Standard	4.19%	£999	£2,000,000	£0	004089275
Premier Customers Only	4.16%	£1,499	£2,000,000	£0	004089281
<b>10 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004089287
Standard	4.19%	£999	£2,000,000	£0	004089291
<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	5.14%	£0	£1,000,000	£0	004089243
Standard	4.74%	£999	£1,000,000	£0	004089250
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£0	004089256
Standard	4.74%	£999	£1,000,000	£0	004089263
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£1,000,000	£0	004089269
Standard	4.34%	£999	£1,000,000	£0	004089276
Premier Customers Only	4.31%	£1,499	£1,000,000	£0	004089282
<b>10 Year Fixed</b>					
Fee Saver	4.54%	£0	£1,000,000	£0	004089288
Standard	4.34%	£999	£1,000,000	£0	004089292
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27

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
<b>2 Year Fixed</b>					
Fee Saver	5.14%	£0	£750,000	£0	004089244
Standard	4.74%	£999	£750,000	£0	004089251
<b>3 Year Fixed</b>					
Fee Saver	5.14%	£0	£750,000	£0	004089257
Standard	4.74%	£999	£750,000	£0	004089264
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£750,000	£0	004089270
Standard	4.34%	£999	£750,000	£0	004089277
Premier Customers Only	4.31%	£1,499	£750,000	£0	004089283
<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	5.19%	£0	£550,000	£0	004089245
Standard	4.89%	£999	£550,000	£0	004089252
<b>3 Year Fixed</b>					
Fee Saver	5.19%	£0	£550,000	£0	004089258
Standard	4.89%	£999	£550,000	£0	004089265
<b>5 Year Fixed</b>					
Fee Saver	4.63%	£0	£550,000	£0	004089271
Standard	4.44%	£999	£550,000	£0	004089278
Premier Customers Only	4.41%	£1,499	£550,000	£0	004089284
<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	5.49%	£0	£500,000	£0	004089246
<b>3 Year Fixed</b>					
Fee Saver	5.49%	£0	£500,000	£0	004089259
<b>5 Year Fixed</b>					
Fee Saver	4.99%	£0	£500,000	£0	004089272
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	5.29%	£0	£5,000,000	£0	004089305
Standard	4.99%	£999	£5,000,000	£0	004089308
<b>3 Year Fixed</b>					
Fee Saver	5.34%	£0	£5,000,000	£0	004089311
Standard	5.04%	£999	£5,000,000	£0	004089314
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£5,000,000	£0	004089317
Standard	4.64%	£999	£5,000,000	£0	004089320
Premier Customers Only	4.61%	£1,499	£5,000,000	£0	004089323
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£5,000,000	£0	004089326
Standard	4.39%	£999	£5,000,000	£0	004089329
<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	5.39%	£0	£2,000,000	£0	004089306
Standard	5.09%	£999	£2,000,000	£0	004089309
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004089312
Standard	5.14%	£999	£2,000,000	£0	004089315
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004089318
Standard	4.72%	£999	£2,000,000	£0	004089321
Premier Customers Only	4.69%	£1,499	£2,000,000	£0	004089324
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089327
Standard	4.59%	£999	£2,000,000	£0	004089330
<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	16.01.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

Bank of England Base Rate	5.25%
3 Year Fixed Rate end date	30.04.27
10 Year Fixed Rate end date	30.04.34

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
<b>2 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004089307
Standard	5.09%	£999	£2,000,000	£0	004089310
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004089313
Standard	5.14%	£999	£2,000,000	£0	004089316
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004089319
Standard	4.72%	£999	£2,000,000	£0	004089322
Premier Customers Only	4.69%	£1,499	£2,000,000	£0	004089325
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£2,000,000	£0	004089328
Standard	4.59%	£999	£2,000,000	£0	004089331
<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	16.01.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

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 - 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	5.24%	£0	£2,000,000	£0	004089228
Standard	4.59%	£1,999		£0	004089231
<b>5 Year Fixed</b>					
Fee Saver	4.54%	£0	£2,000,000	£0	004089234
Standard	4.14%	£1,999		£0	004089237
<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	5.24%	£0	£1,000,000	£0	004089229
Standard	4.69%	£1,999		£0	004089232
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£1,000,000	£0	004089235
Standard	4.39%	£1,999		£0	004089238
<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	5.34%	£0	£1,000,000	£0	004089230
Standard	4.69%	£1,999		£0	004089233
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£1,000,000	£0	004089236
Standard	4.39%	£1,999		£0	004089239
<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	16.01.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	30.04.26
5 Year Fixed Rate end date	30.04.29

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
<b>2 Year Fixed</b>					
Fee Saver	5.24%	£0	£2,000,000	£0	004089293
Standard	4.59%	£1,999		£0	004089296
<b>5 Year Fixed</b>					
Fee Saver	4.54%	£0	£2,000,000	£0	004089299
Standard	4.14%	£1,999		£0	004089302
<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

Maximum 65% LTV - Existing Customer Switching BTL Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.24%	£0	£1,000,000	£0	004089294
Standard	4.69%	£1,999		£0	004089297
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£1,000,000	£0	004089300
Standard	4.39%	£1,999		£0	004089303
<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

Maximum 75% LTV - Existing Customer Switching BTL Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.34%	£0	£1,000,000	£0	004089295
Standard	4.69%	£1,999		£0	004089298
<b>5 Year Fixed</b>					
Fee Saver	4.79%	£0	£1,000,000	£0	004089301
Standard	4.39%	£1,999		£0	004089304
<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