

HSBC UK Mortgage Rate Sheet

Rates Effective From	03.10.24	Current BTL SVR	7.60%
Current Residential SVR	6.99%	Bank of England Base Rate	5.00%
2 Year Fixed Rate End Date	31.12.26	3 Year Fixed Rate End Date	31.12.27
5 Year Fixed Rate End Date	31.12.29	10 Year Fixed Rate End Date	31.12.34

New Business Mortgage Rate Sheet
First Time Buyer Rate Sheet First Time Buyer Energy Efficient Homes Rate Sheet Home Mover Rate Sheet Home Mover Energy Efficient Homes Rate Sheet Remortgage Rate Sheet Remortgage Energy Efficient Homes Rate Sheet International Residential Purchase Rate Sheet International Residential Remortgage Rate Sheet Purchase BTL Rate Sheet Remortgage BTL Rate Sheet Purchase International BTL Rate Sheet Remortgage International 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 International Existing Customer Switching BTL Rate Sheet

Rates Effective From
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

03.10.24
6.99%
31.12.26
31.12.29

Bank of England Base Rate

5.00%

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	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004100610
Standard	4.14%	£999	£10,000	£2,000,000	£0	004100613
High Value Mortgage	4.39%	£1,999	£2,000,000.01	£5,000,000	£0	004100144
5 Year Fixed						
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	004100616
Standard	3.82%	£999	£10,000	£2,000,000	£0	004100619
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£5,000,000	£0	004100147
Premier Customers Only	3.79%	£1,499	£10,000	£2,000,000	£0	004100622
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009446
High Value Mortgage	0.44% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009434

Maximum 70% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.64%	£0	£10,000	£2,000,000	£0	004100611
Standard	4.39%	£999	£10,000	£2,000,000	£0	004100614
High Value Mortgage	4.64%	£1,999	£2,000,000.01	£5,000,000	£0	004100145
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	004100617
Standard	3.95%	£999	£10,000	£2,000,000	£0	004100620
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£5,000,000	£0	004100148
Premier Customers Only	3.92%	£1,499	£10,000	£2,000,000	£0	004100623
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009447
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009435

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.64%	£0	£10,000	£2,000,000	£0	004100612
Standard	4.39%	£999	£10,000	£2,000,000	£0	004100615
High Value Mortgage	4.64%	£1,999	£2,000,000.01	£3,000,000	£0	004100146
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	004100618
Standard	3.95%	£999	£10,000	£2,000,000	£0	004100621
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£3,000,000	£0	004100149
Premier Customers Only	3.92%	£1,499	£10,000	£2,000,000	£0	004100624
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009448
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009436

Maximum 80% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.74%	£0	£10,000	£2,000,000	£250	004100127
Standard	4.54%	£999	£10,000	£2,000,000	£250	004100131
5 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£350	004100134
Standard	4.16%	£999	£10,000	£2,000,000	£350	004100138
Premier Customers Only	4.13%	£1,499	£10,000	£2,000,000	£0	004100141
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009163

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.74%	£0	£10,000	£2,000,000	£250	004100128
Standard	4.54%	£999	£10,000	£2,000,000	£250	004100132
5 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£350	004100135
Standard	4.16%	£999	£10,000	£2,000,000	£350	004100139
Premier Customers Only	4.13%	£1,499	£10,000	£2,000,000	£0	004100142
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009164

Maximum 90% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.34%	£0	£10,000	£750,000	£250	004100129
Standard	5.04%	£999	£10,000	£750,000	£250	004100133
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£750,000	£350	004100136
Standard	4.54%	£999	£10,000	£750,000	£350	004100140
Premier Customers Only	4.51%	£1,499	£10,000	£750,000	£0	004100143
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.89% + BoE Base Rate	£999	£10,000	£750,000	£0	001009165

Maximum 95% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.59%	£0	£10,000	£570,000	£500	004100130
5 Year Fixed						
Fee Saver	5.09%	£0	£10,000	£570,000	£500	004100137

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27

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Maximum 60% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£750	004099496
Standard	4.14%	£999	£2,000,000	£750	004099503
5 Year Fixed					
Fee Saver	3.99%	£0	£2,000,000	£1,250	004099508
Standard	3.82%	£999	£2,000,000	£1,250	004099515
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£750	001009393

Maximum 70% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£750	004099497
Standard	4.39%	£999	£2,000,000	£750	004098893
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£1,250	004099509
Standard	3.95%	£999	£2,000,000	£1,250	004099516
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009394

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27

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Maximum 75% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£750	004099498
Standard	4.39%	£999	£2,000,000	£750	004098894
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£1,250	004099510
Standard	3.95%	£999	£2,000,000	£1,250	004099517
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009395

Maximum 80% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.74%	£0	£2,000,000	£1,000	004100150
Standard	4.54%	£999	£2,000,000	£1,000	004100154
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£1,600	004100157
Standard	4.16%	£999	£2,000,000	£1,600	004100161
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£750	001009396

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27

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Maximum 85% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.74%	£0	£2,000,000	£1,000	004100151
Standard	4.54%	£999	£2,000,000	£1,000	004100155
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£1,600	004100158
Standard	4.16%	£999	£2,000,000	£1,600	004100162
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	001009397

Maximum 90% LTV - First Time Buyer EEH 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	£750,000	£1,000	004100152
Standard	5.04%	£999	£750,000	£1,000	004100156
5 Year Fixed					
Fee Saver	4.68%	£0	£750,000	£1,600	004100159
Standard	4.54%	£999	£750,000	£1,600	004100163
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.89% + BoE Base Rate	£999	£750,000	£750	001009398

Maximum 95% LTV - First Time Buyer EEH 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	£570,000	£1,250	004100153
5 Year Fixed					
Fee Saver	5.09%	£0	£570,000	£1,750	004100160

Rates Effective From
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

03.10.24
6.99%
31.12.26
31.12.29

Bank of England Base Rate

5.00%

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Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004100625
Standard	4.14%	£999	£10,000	£2,000,000	£0	004100628
High Value Mortgage	4.39%	£1,999	£2,000,000.01	£5,000,000	£0	004100187
5 Year Fixed						
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	004100631
Standard	3.82%	£999	£10,000	£2,000,000	£0	004100634
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£5,000,000	£0	004100190
Premier Customers Only	3.79%	£1,499	£10,000	£2,000,000	£0	004100637
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009443
High Value Mortgage	0.44% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009437

Maximum 70% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.64%	£0	£10,000	£2,000,000	£0	004100626
Standard	4.39%	£999	£10,000	£2,000,000	£0	004100629
High Value Mortgage	4.64%	£1,999	£2,000,000.01	£5,000,000	£0	004100188
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	004100632
Standard	3.95%	£999	£10,000	£2,000,000	£0	004100635
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£5,000,000	£0	004100191
Premier Customers Only	3.92%	£1,499	£10,000	£2,000,000	£0	004100638
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009444
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009438

Rates Effective From
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

03.10.24
6.99%
31.12.26
31.12.29

Bank of England Base Rate

5.00%

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Maximum 75% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.64%	£0	£10,000	£2,000,000	£0	004100627
Standard	4.39%	£999	£10,000	£2,000,000	£0	004100630
High Value Mortgage	4.64%	£1,999	£2,000,000.01	£3,000,000	£0	004100189
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	004100633
Standard	3.95%	£999	£10,000	£2,000,000	£0	004100636
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£3,000,000	£0	004100192
Premier Customers Only	3.92%	£1,499	£10,000	£2,000,000	£0	004100639
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009445
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009439

Maximum 80% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.74%	£0	£10,000	£2,000,000	£250	004100164
Standard	4.54%	£999	£10,000	£2,000,000	£250	004100168
5 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£350	004100171
Standard	4.16%	£999	£10,000	£2,000,000	£350	004100175
Premier Customers Only	4.13%	£1,499	£10,000	£2,000,000	£0	004100178
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009169

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5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27

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Maximum 85% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.74%	£0	£10,000	£2,000,000	£250	004100165
Standard	4.54%	£999	£10,000	£2,000,000	£250	004100169
5 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£350	004100172
Standard	4.16%	£999	£10,000	£2,000,000	£350	004100176
Premier Customers Only	4.13%	£1,499	£10,000	£2,000,000	£0	004100179
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009170

Maximum 90% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.34%	£0	£10,000	£750,000	£250	004100166
Standard	5.04%	£999	£10,000	£750,000	£250	004100170
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£750,000	£350	004100173
Standard	4.54%	£999	£10,000	£750,000	£350	004100177
Premier Customers Only	4.51%	£1,499	£10,000	£750,000	£0	004100180
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.89% + BoE Base Rate	£999	£10,000	£750,000	£0	001009171

Maximum 95% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.59%	£0	£10,000	£570,000	£250	004100167
5 Year Fixed						
Fee Saver	5.09%	£0	£10,000	£570,000	£350	004100174

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3 Year Fixed Rate end date	31.12.27

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Maximum 60% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£750	004099559
Standard	4.14%	£999	£2,000,000	£750	004099566
5 Year Fixed					
Fee Saver	3.99%	£0	£2,000,000	£1,250	004099570
Standard	3.82%	£999	£2,000,000	£1,250	004099578
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£750	001009399

Maximum 70% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£750	004099560
Standard	4.39%	£999	£2,000,000	£750	004098958
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£1,250	004099571
Standard	3.95%	£999	£2,000,000	£1,250	004099579
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009400



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3 Year Fixed Rate end date	31.12.27

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Maximum 75% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£750	004099561
Standard	4.39%	£999	£2,000,000	£750	004098959
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£1,250	004099572
Standard	3.95%	£999	£2,000,000	£1,250	004099580
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009401

Maximum 80% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.74%	£0	£2,000,000	£1,000	004100193
Standard	4.54%	£999	£2,000,000	£1,000	004100197
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£1,600	004100200
Standard	4.16%	£999	£2,000,000	£1,600	004100204
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£750	001009402

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27

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

Maximum 85% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.74%	£0	£2,000,000	£1,000	004100194
Standard	4.54%	£999	£2,000,000	£1,000	004100198
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£1,600	004100201
Standard	4.16%	£999	£2,000,000	£1,600	004100205
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	001009403

Maximum 90% LTV - Home Mover EEH 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	£750,000	£1,000	004100195
Standard	5.04%	£999	£750,000	£1,000	004100199
5 Year Fixed					
Fee Saver	4.68%	£0	£750,000	£1,600	004100202
Standard	4.54%	£999	£750,000	£1,600	004100206
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.89% + BoE Base Rate	£999	£750,000	£750	001009404

Maximum 95% LTV - Home Mover EEH 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	£570,000	£1,000	004100196
5 Year Fixed					
Fee Saver	5.09%	£0	£570,000	£1,600	004100203

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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 Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.54%	£0	£10,000	£2,000,000	£0	Yes	004100207
Standard	4.14%	£999	£10,000	£2,000,000	£0	Yes	004100213
Fee Saver Cashback	4.54%	£0	£10,000	£2,000,000	£300	No	004100248
Standard Cashback	4.14%	£999	£10,000	£2,000,000	£300	No	004100254
High Value Mortgage	4.39%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100320
5 Year Fixed							
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	Yes	004100219
Standard	3.83%	£999	£10,000	£2,000,000	£0	Yes	004100225
Premier Customers Only	3.80%	£1,499	£10,000	£2,000,000	£0	Yes	004100231
Fee Saver Cashback	3.99%	£0	£10,000	£2,000,000	£300	No	004100260
Standard Cashback	3.83%	£999	£10,000	£2,000,000	£300	No	004100266
High Value Mortgage	4.08%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100323
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.24% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009449
High Value Mortgage	0.49% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009440

Maximum 70% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.69%	£0	£10,000	£2,000,000	£0	Yes	004100208
Standard	4.39%	£999	£10,000	£2,000,000	£0	Yes	004100214
Fee Saver Cashback	4.69%	£0	£10,000	£2,000,000	£300	No	004100249
Standard Cashback	4.39%	£999	£10,000	£2,000,000	£300	No	004100255
High Value Mortgage	4.64%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100321
5 Year Fixed							
Fee Saver	4.14%	£0	£10,000	£2,000,000	£0	Yes	004100220
Standard	3.99%	£999	£10,000	£2,000,000	£0	Yes	004100226
Premier Customers Only	3.96%	£1,499	£10,000	£2,000,000	£0	Yes	004100232
Fee Saver Cashback	4.14%	£0	£10,000	£2,000,000	£300	No	004100261
Standard Cashback	3.99%	£999	£10,000	£2,000,000	£300	No	004100267
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100324
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009450
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009441

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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 - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.69%	£0	£10,000	£2,000,000	£0	Yes	004100209
Standard	4.39%	£999	£10,000	£2,000,000	£0	Yes	004100215
Fee Saver Cashback	4.69%	£0	£10,000	£2,000,000	£300	No	004100250
Standard Cashback	4.39%	£999	£10,000	£2,000,000	£300	No	004100256
High Value Mortgage	4.64%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100322
5 Year Fixed							
Fee Saver	4.14%	£0	£10,000	£2,000,000	£0	Yes	004100221
Standard	3.99%	£999	£10,000	£2,000,000	£0	Yes	004100227
Premier Customers Only	3.96%	£1,499	£10,000	£2,000,000	£0	Yes	004100233
Fee Saver Cashback	4.14%	£0	£10,000	£2,000,000	£300	No	004100262
Standard Cashback	3.99%	£999	£10,000	£2,000,000	£300	No	004100268
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100325
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009451
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009442

Maximum 80% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	5.29%	£0	£10,000	£2,000,000	£0	Yes	004100210
Standard	4.89%	£999	£10,000	£2,000,000	£0	Yes	004100216
Fee Saver Cashback	5.29%	£0	£10,000	£2,000,000	£300	No	004100251
Standard Cashback	4.89%	£999	£10,000	£2,000,000	£300	No	004100257
5 Year Fixed							
Fee Saver	4.64%	£0	£10,000	£2,000,000	£0	Yes	004100222
Standard	4.44%	£999	£10,000	£2,000,000	£0	Yes	004100228
Premier Customers Only	4.41%	£1,499	£10,000	£2,000,000	£0	Yes	004100234
Fee Saver Cashback	4.64%	£0	£10,000	£2,000,000	£300	No	004100263
Standard Cashback	4.44%	£999	£10,000	£2,000,000	£300	No	004100269
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.49% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009175

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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

Maximum 85% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	5.49%	£0	£10,000	£2,000,000	£0	Yes	004100211
Standard	5.09%	£999	£10,000	£2,000,000	£0	Yes	004100217
Fee Saver Cashback	5.49%	£0	£10,000	£2,000,000	£300	No	004100252
Standard Cashback	5.09%	£999	£10,000	£2,000,000	£300	No	004100258
5 Year Fixed							
Fee Saver	4.74%	£0	£10,000	£2,000,000	£0	Yes	004100223
Standard	4.54%	£999	£10,000	£2,000,000	£0	Yes	004100229
Premier Customers Only	4.51%	£1,499	£10,000	£2,000,000	£0	Yes	004100235
Fee Saver Cashback	4.74%	£0	£10,000	£2,000,000	£300	No	004100264
Standard Cashback	4.54%	£999	£10,000	£2,000,000	£300	No	004100270
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009176

Maximum 90% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	5.84%	£0	£10,000	£750,000	£0	Yes	004100212
Standard	5.39%	£999	£10,000	£750,000	£0	Yes	004100218
Fee Saver Cashback	5.84%	£0	£10,000	£750,000	£300	No	004100253
Standard Cashback	5.39%	£999	£10,000	£750,000	£300	No	004100259
5 Year Fixed							
Fee Saver	5.09%	£0	£10,000	£750,000	£0	Yes	004100224
Standard	4.94%	£999	£10,000	£750,000	£0	Yes	004100230
Premier Customers Only	4.91%	£1,499	£10,000	£750,000	£0	Yes	004100236
Fee Saver Cashback	5.09%	£0	£10,000	£750,000	£300	No	004100265
Standard Cashback	4.94%	£999	£10,000	£750,000	£300	No	004100271
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.94% + BoE Base Rate	£999	£10,000	£750,000	£0	Yes	001009177

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

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

5.00%
31.12.27
31.12.34

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 - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

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	4.54%	£0	£2,000,000	£750	Yes	004100272
Standard	4.14%	£999	£2,000,000	£750	Yes	004100278
Fee Saver Cashback	4.54%	£0	£2,000,000	£1,050	No	004100296
Standard Cashback	4.14%	£999	£2,000,000	£1,050	No	004100302
5 Year Fixed						
Fee Saver	3.99%	£0	£2,000,000	£1,250	Yes	004100284
Standard	3.83%	£999	£2,000,000	£1,250	Yes	004100290
Fee Saver Cashback	3.99%	£0	£2,000,000	£1,550	No	004100308
Standard Cashback	3.83%	£999	£2,000,000	£1,550	No	004100314
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009405

Maximum 70% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

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	4.69%	£0	£2,000,000	£750	Yes	004100273
Standard	4.39%	£999	£2,000,000	£750	Yes	004100279
Fee Saver Cashback	4.69%	£0	£2,000,000	£1,050	No	004100297
Standard Cashback	4.39%	£999	£2,000,000	£1,050	No	004100303
5 Year Fixed						
Fee Saver	4.14%	£0	£2,000,000	£1,250	Yes	004100285
Standard	3.99%	£999	£2,000,000	£1,250	Yes	004100291
Fee Saver Cashback	4.14%	£0	£2,000,000	£1,550	No	004100309
Standard Cashback	3.99%	£999	£2,000,000	£1,550	No	004100315
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009406

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

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

5.00%
31.12.27
31.12.34

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 - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

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	4.69%	£0	£2,000,000	£750	Yes	004100274
Standard	4.39%	£999	£2,000,000	£750	Yes	004100280
Fee Saver Cashback	4.69%	£0	£2,000,000	£1,050	No	004100298
Standard Cashback	4.39%	£999	£2,000,000	£1,050	No	004100304
5 Year Fixed						
Fee Saver	4.14%	£0	£2,000,000	£1,250	Yes	004100286
Standard	3.99%	£999	£2,000,000	£1,250	Yes	004100292
Fee Saver Cashback	4.14%	£0	£2,000,000	£1,550	No	004100310
Standard Cashback	3.99%	£999	£2,000,000	£1,550	No	004100316
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009407

Maximum 80% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

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	5.29%	£0	£2,000,000	£750	Yes	004100275
Standard	4.89%	£999	£2,000,000	£750	Yes	004100281
Fee Saver Cashback	5.29%	£0	£2,000,000	£1,050	No	004100299
Standard Cashback	4.89%	£999	£2,000,000	£1,050	No	004100305
5 Year Fixed						
Fee Saver	4.64%	£0	£2,000,000	£1,250	Yes	004100287
Standard	4.44%	£999	£2,000,000	£1,250	Yes	004100293
Fee Saver Cashback	4.64%	£0	£2,000,000	£1,550	No	004100311
Standard Cashback	4.44%	£999	£2,000,000	£1,550	No	004100317
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009408

Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate
3 Year Fixed Rate end date

5.00%
31.12.27

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

Maximum 85% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

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	£750	Yes	004100276
Standard	5.09%	£999	£2,000,000	£750	Yes	004100282
Fee Saver Cashback	5.49%	£0	£2,000,000	£1,050	No	004100300
Standard Cashback	5.09%	£999	£2,000,000	£1,050	No	004100306
5 Year Fixed						
Fee Saver	4.74%	£0	£2,000,000	£1,250	Yes	004100288
Standard	4.54%	£999	£2,000,000	£1,250	Yes	004100294
Fee Saver Cashback	4.74%	£0	£2,000,000	£1,550	No	004100312
Standard Cashback	4.54%	£999	£2,000,000	£1,550	No	004100318
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009409

Maximum 90% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

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	5.84%	£0	£750,000	£750	Yes	004100277
Standard	5.39%	£999	£750,000	£750	Yes	004100283
Fee Saver Cashback	5.84%	£0	£750,000	£1,050	No	004100301
Standard Cashback	5.39%	£999	£750,000	£1,050	No	004100307
5 Year Fixed						
Fee Saver	5.09%	£0	£750,000	£1,250	Yes	004100289
Standard	4.94%	£999	£750,000	£1,250	Yes	004100295
Fee Saver Cashback	5.09%	£0	£750,000	£1,550	No	004100313
Standard Cashback	4.94%	£999	£750,000	£1,550	No	004100319
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.94% + BoE Base Rate	£999	£750,000	£750	Yes	001009410



Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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	4.94%	£0	£2,000,000	£0	004100414
Standard	4.54%	£999	£2,000,000	£0	004100417
3 Year Fixed					
Fee Saver	4.70%	£0	£2,000,000	£0	004100420
Standard	4.47%	£999	£2,000,000	£0	004100423
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004100426
Standard	4.23%	£999	£2,000,000	£0	004100429
Premier Customers Only	4.20%	£1,499	£2,000,000	£0	004100432
10 Year Fixed					
Fee Saver	5.24%	£0	£2,000,000	£0	004100436
Standard	5.09%	£999	£2,000,000	£0	004100439
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	001009339

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	5.09%	£0	£2,000,000	£0	004100415
Standard	4.79%	£999	£2,000,000	£0	004100418
3 Year Fixed					
Fee Saver	4.87%	£0	£2,000,000	£0	004100421
Standard	4.66%	£999	£2,000,000	£0	004100424
5 Year Fixed					
Fee Saver	4.54%	£0	£2,000,000	£0	004100427
Standard	4.39%	£999	£2,000,000	£0	004100430
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004100433
10 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004100437
Standard	5.14%	£999	£2,000,000	£0	004100440
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	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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	5.09%	£0	£2,000,000	£0	004100416
Standard	4.79%	£999	£2,000,000	£0	004100419
3 Year Fixed					
Fee Saver	4.87%	£0	£2,000,000	£0	004100422
Standard	4.66%	£999	£2,000,000	£0	004100425
5 Year Fixed					
Fee Saver	4.54%	£0	£2,000,000	£0	004100428
Standard	4.39%	£999	£2,000,000	£0	004100431
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004100435
10 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004100438
Standard	5.14%	£999	£2,000,000	£0	004100441
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	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004100444
Standard	4.54%	£999	£2,000,000	£0	Yes	004100447
3 Year Fixed						
Fee Saver	4.70%	£0	£2,000,000	£0	Yes	004100450
Standard	4.47%	£999	£2,000,000	£0	Yes	004100453
5 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£0	Yes	004100455
Standard	4.23%	£999	£2,000,000	£0	Yes	004100458
Premier Customers Only	4.20%	£1,499	£2,000,000	£0	Yes	004100461
10 Year Fixed						
Fee Saver	5.24%	£0	£2,000,000	£0	Yes	004100464
Standard	5.09%	£999	£2,000,000	£0	Yes	004100467
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009340

Maximum 70% LTV - International 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	5.09%	£0	£2,000,000	£0	Yes	004100445
Standard	4.79%	£999	£2,000,000	£0	Yes	004100448
3 Year Fixed						
Fee Saver	4.87%	£0	£2,000,000	£0	Yes	004100451
Standard	4.66%	£999	£2,000,000	£0	Yes	004100454
5 Year Fixed						
Fee Saver	4.54%	£0	£2,000,000	£0	Yes	004100456
Standard	4.39%	£999	£2,000,000	£0	Yes	004100459
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	Yes	004100462
10 Year Fixed						
Fee Saver	5.29%	£0	£2,000,000	£0	Yes	004100465
Standard	5.14%	£999	£2,000,000	£0	Yes	004100468
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009188



Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

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

5.00%
31.12.27
31.12.34

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	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004100446
Standard	4.79%	£999	£2,000,000	£0	Yes	004100449
3 Year Fixed						
Fee Saver	4.87%	£0	£2,000,000	£0	Yes	004100452
Standard	4.66%	£999	£2,000,000	£0	Yes	004100434
5 Year Fixed						
Fee Saver	4.54%	£0	£2,000,000	£0	Yes	004100457
Standard	4.39%	£999	£2,000,000	£0	Yes	004100460
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	Yes	004100463
10 Year Fixed						
Fee Saver	5.29%	£0	£2,000,000	£0	Yes	004100466
Standard	5.14%	£999	£2,000,000	£0	Yes	004100469
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

Rates Effective From

03.10.24

Current BTL SVR

7.60%

2 Year Fixed Rate end date

31.12.26

5 Year Fixed Rate end date

31.12.29

Bank of England Base Rate

5.00%

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	4.94%	£0	£2,000,000	£0	004098158
Standard	4.34%	£1,999		£0	004099550
Standard	4.09%	£3,999		£0	004100181
5 Year Fixed					
Fee Saver	4.30%	£0	£2,000,000	£0	004099553
Standard	4.15%	£1,999		£0	004099556
Standard	3.90%	£3,999		£0	004100184
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	5.04%	£0	£1,000,000	£0	004098159
Standard	4.48%	£1,999		£0	004099551
Standard	4.23%	£3,999		£0	004100182
5 Year Fixed					
Fee Saver	4.46%	£0	£1,000,000	£0	004099554
Standard	4.25%	£1,999		£0	004099557
Standard	4.00%	£3,999		£0	004100185
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	5.09%	£0	£1,000,000	£0	004098160
Standard	4.48%	£1,999		£0	004099552
Standard	4.23%	£3,999		£0	004100183
5 Year Fixed					
Fee Saver	4.46%	£0	£1,000,000	£0	004099555
Standard	4.25%	£1,999		£0	004099558
Standard	4.00%	£3,999		£0	004100186
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

03.10.24

Current BTL SVR

7.60%

2 Year Fixed Rate end date

31.12.26

5 Year Fixed Rate end date

31.12.29

Bank of England Base Rate

5.00%

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)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	4.95%	£0	£2,000,000	Yes	004099613
Standard	4.35%	£1,999		Yes	004099616
Standard	4.10%	£3,999		Yes	004100237
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	Yes	004100240
Standard	3.99%	£1,999		Yes	004100242
Standard	3.74%	£3,999		Yes	004100245
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	Yes	001008925
Standard	0.48% + BoE Base Rate	£1,999		Yes	001009263

Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	5.05%	£0	£1,000,000	Yes	004099614
Standard	4.50%	£1,999		Yes	004099617
Standard	4.25%	£3,999		Yes	004100238
5 Year Fixed					
Fee Saver	4.29%	£0	£1,000,000	Yes	004100241
Standard	3.99%	£1,999		Yes	004100243
Standard	3.74%	£3,999		Yes	004100246
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	Yes	001008926
Standard	0.54% + BoE Base Rate	£1,999		Yes	001008929

Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	5.05%	£0	£1,000,000	Yes	004099615
Standard	4.50%	£1,999		Yes	004099618
Standard	4.25%	£3,999		Yes	004100239
5 Year Fixed					
Fee Saver	4.50%	£0	£1,000,000	Yes	004099621
Standard	4.19%	£1,999		Yes	004100244
Standard	3.94%	£3,999		Yes	004100247
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	Yes	001008927
Standard	0.74% + BoE Base Rate	£1,999		Yes	001008930

Rates Effective From	03.10.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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 International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.35%	£0	£2,000,000	£0	004099843
Standard	4.75%	£1,999		£0	004099846
5 Year Fixed					
Fee Saver	4.70%	£0	£2,000,000	£0	004100442
Standard	4.55%	£1,999		£0	004099852
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	001008949
Standard	0.88% + BoE Base Rate	£1,999		£0	001009274

Maximum 65% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.45%	£0	£1,000,000	£0	004099844
Standard	4.90%	£1,999		£0	004099847
5 Year Fixed					
Fee Saver	4.86%	£0	£1,000,000	£0	004100443
Standard	4.65%	£1,999		£0	004099853
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	001008950
Standard	0.94% + BoE Base Rate	£1,999		£0	001008953

Maximum 75% LTV - Purchase International 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	004099845
Standard	4.90%	£1,999		£0	004099848
5 Year Fixed					
Fee Saver	4.90%	£0	£1,000,000	£0	004099851
Standard	4.65%	£1,999		£0	004099854
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954

Rates Effective From	03.10.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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 International BTL 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	5.35%	£0	£2,000,000	£0	Yes	004099882
Standard	4.75%	£1,999		£0	Yes	004099885
5 Year Fixed						
Fee Saver	4.70%	£0	£2,000,000	£0	Yes	004100470
Standard	4.55%	£1,999		£0	Yes	004099891
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	Yes	001009063
Standard	0.88% + BoE Base Rate	£1,999		£0	Yes	001009275

Maximum 65% LTV - Remortgage International BTL 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	5.45%	£0	£1,000,000	£0	Yes	004099883
Standard	4.90%	£1,999		£0	Yes	004099886
5 Year Fixed						
Fee Saver	4.86%	£0	£1,000,000	£0	Yes	004100471
Standard	4.65%	£1,999		£0	Yes	004099892
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009064
Standard	0.94% + BoE Base Rate	£1,999		£0	Yes	001009067

Maximum 75% LTV - Remortgage International BTL 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	£1,000,000	£0	Yes	004099884
Standard	4.90%	£1,999		£0	Yes	004099887
5 Year Fixed						
Fee Saver	4.90%	£0	£1,000,000	£0	Yes	004099890
Standard	4.65%	£1,999		£0	Yes	004099893
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009065
Standard	1.14% + BoE Base Rate	£1,999		£0	Yes	001009068



Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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	4.39%	£0	£5,000,000	£0	004099697
Standard	4.04%	£999	£5,000,000	£0	004100331
3 Year Fixed					
Fee Saver	4.30%	£0	£5,000,000	£0	004100337
Standard	4.07%	£999	£5,000,000	£0	004100340
5 Year Fixed					
Fee Saver	3.89%	£0	£5,000,000	£0	004100343
Standard	3.74%	£999	£5,000,000	£0	004100347
Premier Customers Only	3.71%	£1,499	£5,000,000	£0	004100353
10 Year Fixed					
Fee Saver	4.84%	£0	£5,000,000	£0	004100359
Standard	4.69%	£999	£5,000,000	£0	004100362
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	4.54%	£0	£5,000,000	£0	004100326
Standard	4.24%	£999	£5,000,000	£0	004100332
3 Year Fixed					
Fee Saver	4.47%	£0	£5,000,000	£0	004100338
Standard	4.26%	£999	£5,000,000	£0	004100341
5 Year Fixed					
Fee Saver	4.05%	£0	£5,000,000	£0	004099720
Standard	3.89%	£999	£5,000,000	£0	004100348
Premier Customers Only	3.86%	£1,499	£5,000,000	£0	004100354
10 Year Fixed					
Fee Saver	4.89%	£0	£5,000,000	£0	004100360
Standard	4.74%	£999	£5,000,000	£0	004100363
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	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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 - 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	4.54%	£0	£3,000,000	£0	004100327
Standard	4.24%	£999	£3,000,000	£0	004100333
3 Year Fixed					
Fee Saver	4.47%	£0	£3,000,000	£0	004100339
Standard	4.26%	£999	£3,000,000	£0	004100342
5 Year Fixed					
Fee Saver	4.05%	£0	£3,000,000	£0	004099721
Standard	3.89%	£999	£3,000,000	£0	004100349
Premier Customers Only	3.86%	£1,499	£3,000,000	£0	004100355
10 Year Fixed					
Fee Saver	4.89%	£0	£3,000,000	£0	004100361
Standard	4.74%	£999	£3,000,000	£0	004100364
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£3,000,000	£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	4.74%	£0	£2,000,000	£0	004100328
Standard	4.54%	£999	£2,000,000	£0	004100334
3 Year Fixed					
Fee Saver	4.82%	£0	£2,000,000	£0	004099710
Standard	4.59%	£999	£2,000,000	£0	004099716
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004100344
Standard	4.16%	£999	£2,000,000	£0	004100350
Premier Customers Only	4.13%	£1,499	£2,000,000	£0	004100356
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004098404
Standard	4.98%	£999	£2,000,000	£0	004098408
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009139



Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27

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

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	4.74%	£0	£2,000,000	£0	004100329
Standard	4.54%	£999	£2,000,000	£0	004100335
3 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004099711
Standard	4.59%	£999	£2,000,000	£0	004099717
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004100345
Standard	4.16%	£999	£2,000,000	£0	004100351
Premier Customers Only	4.13%	£1,499	£2,000,000	£0	004100357
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£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	5.34%	£0	£750,000	£0	004100330
Standard	5.04%	£999	£750,000	£0	004100336
3 Year Fixed					
Fee Saver	5.37%	£0	£750,000	£0	004099712
Standard	5.06%	£999	£750,000	£0	004099718
5 Year Fixed					
Fee Saver	4.68%	£0	£750,000	£0	004100346
Standard	4.54%	£999	£750,000	£0	004100352
Premier Customers Only	4.51%	£1,499	£750,000	£0	004100358
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009140



Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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

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	4.39%	£0	£5,000,000	£0	004099755
Standard	4.04%	£999	£5,000,000	£0	004100375
3 Year Fixed					
Fee Saver	4.30%	£0	£5,000,000	£0	004100381
Standard	4.07%	£999	£5,000,000	£0	004100384
5 Year Fixed					
Fee Saver	3.89%	£0	£5,000,000	£0	004100387
Standard	3.74%	£999	£5,000,000	£0	004100392
Premier Customers Only	3.71%	£1,499	£5,000,000	£0	004100398
10 Year Fixed					
Fee Saver	4.84%	£0	£5,000,000	£0	004100404
Standard	4.69%	£999	£5,000,000	£0	004100407
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	4.54%	£0	£5,000,000	£0	004100369
Standard	4.24%	£999	£5,000,000	£0	004100376
3 Year Fixed					
Fee Saver	4.47%	£0	£5,000,000	£0	004100382
Standard	4.26%	£999	£5,000,000	£0	004100385
5 Year Fixed					
Fee Saver	4.05%	£0	£5,000,000	£0	004099780
Standard	3.89%	£999	£5,000,000	£0	004100393
Premier Customers Only	3.86%	£1,499	£5,000,000	£0	004100399
10 Year Fixed					
Fee Saver	4.89%	£0	£5,000,000	£0	004100405
Standard	4.74%	£999	£5,000,000	£0	004100408
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009182
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009267



Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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	4.54%	£0	£3,000,000	£0	004100370
Standard	4.24%	£999	£3,000,000	£0	004100377
3 Year Fixed					
Fee Saver	4.47%	£0	£3,000,000	£0	004100383
Standard	4.26%	£999	£3,000,000	£0	004100386
5 Year Fixed					
Fee Saver	4.05%	£0	£3,000,000	£0	004099781
Standard	3.89%	£999	£3,000,000	£0	004100394
Premier Customers Only	3.86%	£1,499	£3,000,000	£0	004100400
10 Year Fixed					
Fee Saver	4.89%	£0	£3,000,000	£0	004100406
Standard	4.74%	£999	£3,000,000	£0	004100409
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£3,000,000	£0	001009183
Fee Saver	0.84% + BoE Base Rate	£0	£3,000,000	£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	4.74%	£0	£2,000,000	£0	004100371
Standard	4.54%	£999	£2,000,000	£0	004100378
3 Year Fixed					
Fee Saver	4.82%	£0	£2,000,000	£0	004099769
Standard	4.59%	£999	£2,000,000	£0	004099776
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004100388
Standard	4.16%	£999	£2,000,000	£0	004100395
Premier Customers Only	4.13%	£1,499	£2,000,000	£0	004100401
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004098469
Standard	4.98%	£999	£2,000,000	£0	004098473
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009141
Fee Saver	1.04% + BoE Base Rate	£0	£2,000,000	£0	001009269



Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27

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	4.74%	£0	£2,000,000	£0	004100372
Standard	4.54%	£999	£2,000,000	£0	004100379
3 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004099770
Standard	4.59%	£999	£2,000,000	£0	004099777
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004100389
Standard	4.16%	£999	£2,000,000	£0	004100396
Premier Customers Only	4.13%	£1,499	£2,000,000	£0	004100402
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008940
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£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	5.34%	£0	£750,000	£0	004100373
Standard	5.04%	£999	£750,000	£0	004100380
3 Year Fixed					
Fee Saver	5.37%	£0	£750,000	£0	004099771
Standard	5.06%	£999	£750,000	£0	004099778
5 Year Fixed					
Fee Saver	4.68%	£0	£750,000	£0	004100390
Standard	4.54%	£999	£750,000	£0	004100397
Premier Customers Only	4.51%	£1,499	£750,000	£0	004100403
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009142
Fee Saver	1.09% + BoE Base Rate	£0	£750,000	£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	5.59%	£0	£570,000	£0	004100374
3 Year Fixed					
Fee Saver	5.71%	£0	£570,000	£0	004099772
5 Year Fixed					
Fee Saver	5.09%	£0	£570,000	£0	004100391
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.24% + BoE Base Rate	£0	£570,000	£0	001009144



Rates Effective From	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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

Maximum 60% LTV - International Existing Customer Borrowing More and 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	4.94%	£0	£2,000,000	£0	004100414
Standard	4.54%	£999	£2,000,000	£0	004100417
3 Year Fixed					
Fee Saver	4.70%	£0	£2,000,000	£0	004100420
Standard	4.47%	£999	£2,000,000	£0	004100423
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004100426
Standard	4.23%	£999	£2,000,000	£0	004100429
Premier Customers Only	4.20%	£1,499	£2,000,000	£0	004100432
10 Year Fixed					
Fee Saver	5.24%	£0	£2,000,000	£0	004100436
Standard	5.09%	£999	£2,000,000	£0	004100439
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	001009339

Maximum 70% LTV - International Existing Customer Borrowing More and 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	5.09%	£0	£2,000,000	£0	004100415
Standard	4.79%	£999	£2,000,000	£0	004100418
3 Year Fixed					
Fee Saver	4.87%	£0	£2,000,000	£0	004100421
Standard	4.66%	£999	£2,000,000	£0	004100424
5 Year Fixed					
Fee Saver	4.54%	£0	£2,000,000	£0	004100427
Standard	4.39%	£999	£2,000,000	£0	004100430
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004100433
10 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004100437
Standard	5.14%	£999	£2,000,000	£0	004100440
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	03.10.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate	5.00%
3 Year Fixed Rate end date	31.12.27
10 Year Fixed Rate end date	31.12.34

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 Borrowing More and 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	5.09%	£0	£2,000,000	£0	004100416
Standard	4.79%	£999	£2,000,000	£0	004100419
3 Year Fixed					
Fee Saver	4.87%	£0	£2,000,000	£0	004100422
Standard	4.66%	£999	£2,000,000	£0	004100425
5 Year Fixed					
Fee Saver	4.54%	£0	£2,000,000	£0	004100428
Standard	4.39%	£999	£2,000,000	£0	004100431
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004100435
10 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004100438
Standard	5.14%	£999	£2,000,000	£0	004100441
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

03.10.24

Current BTL SVR

7.60%

2 Year Fixed Rate end date

31.12.26

5 Year Fixed Rate end date

31.12.29

Bank of England Base Rate

5.00%

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	4.85%	£0	£2,000,000	£0	004099743
Standard	4.25%	£1,999		£0	004099746
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004100365
Standard	3.99%	£1,999		£0	004100367
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	4.94%	£0	£1,000,000	£0	004099744
Standard	4.40%	£1,999		£0	004099747
5 Year Fixed					
Fee Saver	4.29%	£0	£1,000,000	£0	004100366
Standard	3.99%	£1,999		£0	004100368
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	4.98%	£0	£1,000,000	£0	004099745
Standard	4.40%	£1,999		£0	004099748
5 Year Fixed					
Fee Saver	4.40%	£0	£1,000,000	£0	004099751
Standard	4.15%	£1,999		£0	004099754
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	03.10.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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	4.85%	£0	£2,000,000	£0	004099804
Standard	4.25%	£1,999		£0	004099807
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004100410
Standard	3.99%	£1,999		£0	004100412
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	4.94%	£0	£1,000,000	£0	004099805
Standard	4.40%	£1,999		£0	004099808
5 Year Fixed					
Fee Saver	4.29%	£0	£1,000,000	£0	004100411
Standard	3.99%	£1,999		£0	004100413
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	4.98%	£0	£1,000,000	£0	004099806
Standard	4.40%	£1,999		£0	004099809
5 Year Fixed					
Fee Saver	4.40%	£0	£1,000,000	£0	004099812
Standard	4.15%	£1,999		£0	004099815
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

Rates Effective From	03.10.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.12.26
5 Year Fixed Rate end date	31.12.29

Bank of England Base Rate

5.00%

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 and Switching International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.35%	£0	£2,000,000	£0	004099843
Standard	4.75%	£1,999		£0	004099846
5 Year Fixed					
Fee Saver	4.70%	£0	£2,000,000	£0	004100442
Standard	4.55%	£1,999		£0	004099852
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	001008949
Standard	0.88% + BoE Base Rate	£1,999		£0	001009274

Maximum 65% LTV - Existing Customer Borrowing More and Switching International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.45%	£0	£1,000,000	£0	004099844
Standard	4.90%	£1,999		£0	004099847
5 Year Fixed					
Fee Saver	4.86%	£0	£1,000,000	£0	004100443
Standard	4.65%	£1,999		£0	004099853
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	001008950
Standard	0.94% + BoE Base Rate	£1,999		£0	001008953

Maximum 75% LTV - Existing Customer Borrowing More and Switching International 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	004099845
Standard	4.90%	£1,999		£0	004099848
5 Year Fixed					
Fee Saver	4.90%	£0	£1,000,000	£0	004099851
Standard	4.65%	£1,999		£0	004099854
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954