



HSBC UK Mortgage Rate Sheet

Rates Effective From	22.10.24	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
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Rates Effective From	22.10.24
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 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	4.44%	£0	£10,000	£2,000,000	£0	004100666
Standard	4.19%	£999	£10,000	£2,000,000	£0	004100667
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	004100679
5 Year Fixed						
Fee Saver	4.04%	£0	£10,000	£2,000,000	£0	004100670
Standard	3.89%	£999	£10,000	£2,000,000	£0	004100673
High Value Mortgage	4.14%	£1,999	£2,000,000.01	£5,000,000	£0	004100680
Premier Customers Only	3.86%	£1,499	£10,000	£2,000,000	£0	004100676
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	4.14%	£0	£10,000	£2,000,000	£0	004100671
Standard	3.99%	£999	£10,000	£2,000,000	£0	004100674
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	004100681
Premier Customers Only	3.96%	£1,499	£10,000	£2,000,000	£0	004100677
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

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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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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	4.14%	£0	£10,000	£2,000,000	£0	004100672
Standard	3.99%	£999	£10,000	£2,000,000	£0	004100675
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£3,000,000	£0	004100682
Premier Customers Only	3.96%	£1,499	£10,000	£2,000,000	£0	004100678
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	4.49%	£999	£10,000	£2,000,000	£250	004100668
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	22.10.24
Current Residential SVR	6.99%
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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 - 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	4.49%	£999	£10,000	£2,000,000	£250	004100669
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

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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 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	4.44%	£0	£2,000,000	£750	004100683
Standard	4.19%	£999	£2,000,000	£750	004100684
5 Year Fixed					
Fee Saver	4.04%	£0	£2,000,000	£1,250	004100687
Standard	3.89%	£999	£2,000,000	£1,250	004100690
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	4.14%	£0	£2,000,000	£1,250	004100688
Standard	3.99%	£999	£2,000,000	£1,250	004100691
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009394

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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	4.14%	£0	£2,000,000	£1,250	004100689
Standard	3.99%	£999	£2,000,000	£1,250	004100692
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	4.49%	£999	£2,000,000	£1,000	004100685
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

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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 - 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	4.49%	£999	£2,000,000	£1,000	004100686
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

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3 Year Fixed Rate end date	31.12.27

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A Completion fee of £17 is subject to application type

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	4.44%	£0	£10,000	£2,000,000	£0	004100693
Standard	4.19%	£999	£10,000	£2,000,000	£0	004100694
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	004100706
5 Year Fixed						
Fee Saver	4.04%	£0	£10,000	£2,000,000	£0	004100697
Standard	3.89%	£999	£10,000	£2,000,000	£0	004100700
High Value Mortgage	4.14%	£1,999	£2,000,000.01	£5,000,000	£0	004100707
Premier Customers Only	3.86%	£1,499	£10,000	£2,000,000	£0	004100703
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	4.14%	£0	£10,000	£2,000,000	£0	004100698
Standard	3.99%	£999	£10,000	£2,000,000	£0	004100701
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	004100708
Premier Customers Only	3.96%	£1,499	£10,000	£2,000,000	£0	004100704
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

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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 - 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	4.14%	£0	£10,000	£2,000,000	£0	004100699
Standard	3.99%	£999	£10,000	£2,000,000	£0	004100702
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£3,000,000	£0	004100709
Premier Customers Only	3.96%	£1,499	£10,000	£2,000,000	£0	004100705
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	4.49%	£999	£10,000	£2,000,000	£250	004100695
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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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	4.49%	£999	£10,000	£2,000,000	£250	004100696
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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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	4.44%	£0	£2,000,000	£750	004100710
Standard	4.19%	£999	£2,000,000	£750	004100711
5 Year Fixed					
Fee Saver	4.04%	£0	£2,000,000	£1,250	004100714
Standard	3.89%	£999	£2,000,000	£1,250	004100717
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	4.14%	£0	£2,000,000	£1,250	004100715
Standard	3.99%	£999	£2,000,000	£1,250	004100718
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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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	4.14%	£0	£2,000,000	£1,250	004100716
Standard	3.99%	£999	£2,000,000	£1,250	004100719
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	4.49%	£999	£2,000,000	£1,000	004100712
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	22.10.24
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	4.49%	£999	£2,000,000	£1,000	004100713
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	22.10.24
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 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	4.59%	£0	£10,000	£2,000,000	£0	Yes	004100720
Standard	4.19%	£999	£10,000	£2,000,000	£0	Yes	004100723
Fee Saver Cashback	4.59%	£0	£10,000	£2,000,000	£300	No	004100748
Standard Cashback	4.19%	£999	£10,000	£2,000,000	£300	No	004100751
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100793
5 Year Fixed							
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	Yes	004100727
Standard	3.89%	£999	£10,000	£2,000,000	£0	Yes	004100731
Premier Customers Only	3.86%	£1,499	£10,000	£2,000,000	£0	Yes	004100735
Fee Saver Cashback	4.09%	£0	£10,000	£2,000,000	£300	No	004100755
Standard Cashback	3.89%	£999	£10,000	£2,000,000	£300	No	004100759
High Value Mortgage	4.14%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100794
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	4.19%	£0	£10,000	£2,000,000	£0	Yes	004100728
Standard	4.04%	£999	£10,000	£2,000,000	£0	Yes	004100732
Premier Customers Only	4.01%	£1,499	£10,000	£2,000,000	£0	Yes	004100736
Fee Saver Cashback	4.19%	£0	£10,000	£2,000,000	£300	No	004100756
Standard Cashback	4.04%	£999	£10,000	£2,000,000	£300	No	004100760
High Value Mortgage	4.29%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100795
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	22.10.24
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 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	4.19%	£0	£10,000	£2,000,000	£0	Yes	004100729
Standard	4.04%	£999	£10,000	£2,000,000	£0	Yes	004100733
Premier Customers Only	4.01%	£1,499	£10,000	£2,000,000	£0	Yes	004100737
Fee Saver Cashback	4.19%	£0	£10,000	£2,000,000	£300	No	004100757
Standard Cashback	4.04%	£999	£10,000	£2,000,000	£300	No	004100761
High Value Mortgage	4.29%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004100796
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	4.85%	£999	£10,000	£2,000,000	£0	Yes	004100724
Fee Saver Cashback	5.29%	£0	£10,000	£2,000,000	£300	No	004100251
Standard Cashback	4.85%	£999	£10,000	£2,000,000	£300	No	004100752
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	22.10.24
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 - 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	5.39%	£0	£10,000	£2,000,000	£0	Yes	004100721
Standard	4.99%	£999	£10,000	£2,000,000	£0	Yes	004100725
Fee Saver Cashback	5.39%	£0	£10,000	£2,000,000	£300	No	004100749
Standard Cashback	4.99%	£999	£10,000	£2,000,000	£300	No	004100753
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	5.75%	£0	£10,000	£750,000	£0	Yes	004100722
Standard	5.30%	£999	£10,000	£750,000	£0	Yes	004100726
Fee Saver Cashback	5.75%	£0	£10,000	£750,000	£300	No	004100750
Standard Cashback	5.30%	£999	£10,000	£750,000	£300	No	004100754
5 Year Fixed							
Fee Saver	5.04%	£0	£10,000	£750,000	£0	Yes	004100730
Standard	4.89%	£999	£10,000	£750,000	£0	Yes	004100734
Premier Customers Only	4.86%	£1,499	£10,000	£750,000	£0	Yes	004100738
Fee Saver Cashback	5.04%	£0	£10,000	£750,000	£300	No	004100758
Standard Cashback	4.89%	£999	£10,000	£750,000	£300	No	004100762
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	22.10.24
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	4.59%	£0	£2,000,000	£750	Yes	004100763
Standard	4.19%	£999	£2,000,000	£750	Yes	004100766
Fee Saver Cashback	4.59%	£0	£2,000,000	£1,050	No	004100778
Standard Cashback	4.19%	£999	£2,000,000	£1,050	No	004100781
5 Year Fixed						
Fee Saver	4.09%	£0	£2,000,000	£1,250	Yes	004100770
Standard	3.89%	£999	£2,000,000	£1,250	Yes	004100774
Fee Saver Cashback	4.09%	£0	£2,000,000	£1,550	No	004100785
Standard Cashback	3.89%	£999	£2,000,000	£1,550	No	004100789
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	4.19%	£0	£2,000,000	£1,250	Yes	004100771
Standard	4.04%	£999	£2,000,000	£1,250	Yes	004100775
Fee Saver Cashback	4.19%	£0	£2,000,000	£1,550	No	004100786
Standard Cashback	4.04%	£999	£2,000,000	£1,550	No	004100790
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	22.10.24
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	4.19%	£0	£2,000,000	£1,250	Yes	004100772
Standard	4.04%	£999	£2,000,000	£1,250	Yes	004100776
Fee Saver Cashback	4.19%	£0	£2,000,000	£1,550	No	004100787
Standard Cashback	4.04%	£999	£2,000,000	£1,550	No	004100791
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	4.85%	£999	£2,000,000	£750	Yes	004100767
Fee Saver Cashback	5.29%	£0	£2,000,000	£1,050	No	004100299
Standard Cashback	4.85%	£999	£2,000,000	£1,050	No	004100782
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	22.10.24
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	5.39%	£0	£2,000,000	£750	Yes	004100764
Standard	4.99%	£999	£2,000,000	£750	Yes	004100768
Fee Saver Cashback	5.39%	£0	£2,000,000	£1,050	No	004100779
Standard Cashback	4.99%	£999	£2,000,000	£1,050	No	004100783
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	5.75%	£0	£750,000	£750	Yes	004100765
Standard	5.30%	£999	£750,000	£750	Yes	004100769
Fee Saver Cashback	5.75%	£0	£750,000	£1,050	No	004100780
Standard Cashback	5.30%	£999	£750,000	£1,050	No	004100784
5 Year Fixed						
Fee Saver	5.04%	£0	£750,000	£1,250	Yes	004100773
Standard	4.89%	£999	£750,000	£1,250	Yes	004100777
Fee Saver Cashback	5.04%	£0	£750,000	£1,550	No	004100788
Standard Cashback	4.89%	£999	£750,000	£1,550	No	004100792
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	22.10.24
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	4.99%	£0	£2,000,000	£0	004100801
Standard	4.59%	£999	£2,000,000	£0	004100802
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	4.49%	£0	£2,000,000	£0	004100803
Standard	4.29%	£999	£2,000,000	£0	004100806
Premier Customers Only	4.26%	£1,499	£2,000,000	£0	004100809
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	4.59%	£0	£2,000,000	£0	004100804
Standard	4.44%	£999	£2,000,000	£0	004100807
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004100810
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	22.10.24
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	4.59%	£0	£2,000,000	£0	004100805
Standard	4.44%	£999	£2,000,000	£0	004100808
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004100811
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	22.10.24
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	4.99%	£0	£2,000,000	£0	Yes	004100817
Standard	4.59%	£999	£2,000,000	£0	Yes	004100818
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	4.49%	£0	£2,000,000	£0	Yes	004100819
Standard	4.29%	£999	£2,000,000	£0	Yes	004100822
Premier Customers Only	4.26%	£1,499	£2,000,000	£0	Yes	004100825
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	4.59%	£0	£2,000,000	£0	Yes	004100820
Standard	4.44%	£999	£2,000,000	£0	Yes	004100823
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	Yes	004100826
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	22.10.24
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	4.59%	£0	£2,000,000	£0	Yes	004100821
Standard	4.44%	£999	£2,000,000	£0	Yes	004100824
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	Yes	004100827
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	22.10.24
Current BTLSVR	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
 Current BTL SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

22.10.24
7.60%
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 - 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	4.92%	£0	£2,000,000	Yes	004100739
Standard	4.25%	£1,999		Yes	004100742
Standard	4.00%	£3,999		Yes	004100745
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	4.99%	£0	£1,000,000	Yes	004100740
Standard	4.45%	£1,999		Yes	004100743
Standard	4.20%	£3,999		Yes	004100746
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	4.99%	£0	£1,000,000	Yes	004100741
Standard	4.45%	£1,999		Yes	004100744
Standard	4.20%	£3,999		Yes	004100747
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	22.10.24
Current BTLSVR	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	5.34%	£0	£2,000,000	£0	004100812
Standard	4.74%	£1,999		£0	004100814
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	5.44%	£0	£1,000,000	£0	004100813
Standard	4.88%	£1,999		£0	004100815
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	4.88%	£1,999		£0	004100816
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	22.10.24
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	5.34%	£0	£2,000,000	£0	Yes	004100828
Standard	4.74%	£1,999		£0	Yes	004100830
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	5.44%	£0	£1,000,000	£0	Yes	004100829
Standard	4.88%	£1,999		£0	Yes	004100831
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	4.88%	£1,999		£0	Yes	004100832
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	22.10.24
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

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 - 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	22.10.24
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

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 - 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	4.49%	£999	£2,000,000	£0	004100797
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	22.10.24
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	4.49%	£999	£2,000,000	£0	004100798
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	22.10.24
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	22.10.24
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	4.49%	£999	£2,000,000	£0	004100799
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	22.10.24
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	4.49%	£999	£2,000,000	£0	004100800
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	22.10.24
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	4.99%	£0	£2,000,000	£0	004100801
Standard	4.59%	£999	£2,000,000	£0	004100802
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	4.49%	£0	£2,000,000	£0	004100803
Standard	4.29%	£999	£2,000,000	£0	004100806
Premier Customers Only	4.26%	£1,499	£2,000,000	£0	004100809
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	4.59%	£0	£2,000,000	£0	004100804
Standard	4.44%	£999	£2,000,000	£0	004100807
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004100810
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	22.10.24
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	4.59%	£0	£2,000,000	£0	004100805
Standard	4.44%	£999	£2,000,000	£0	004100808
Premier Customers Only	4.41%	£1,499	£2,000,000	£0	004100811
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	22.10.24
Current BTLSVR	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	22.10.24
Current BTLSVR	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	22.10.24
Current BTLSVR	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	5.34%	£0	£2,000,000	£0	004100812
Standard	4.74%	£1,999		£0	004100814
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	5.44%	£0	£1,000,000	£0	004100813
Standard	4.88%	£1,999		£0	004100815
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	4.88%	£1,999		£0	004100816
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