

HSBC UK Mortgage Rate Sheet

Rates Effective From	08.11.24	Current BTL SVR	7.60%
Current Residential SVR	6.99%	Bank of England Base Rate	4.75%
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	08.11.24
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 **4.75%**

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	4.38%	£0	£10,000	£2,000,000	0	004100918
Standard	4.12%	£999	£10,000	£2,000,000	0	004100924
High Value Mortgage	4.37%	£1,999	£2,000,000.01	£5,000,000	£0	004100949
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	0	004100930
Standard	3.95%	£999	£10,000	£2,000,000	0	004100937
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£5,000,000	£0	004100952
Premier Customers Only	3.92%	£1,499	£10,000	£2,000,000	£0	004100943
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	4.58%	£0	£10,000	£2,000,000	0	004100919
Standard	4.29%	£999	£10,000	£2,000,000	0	004100925
High Value Mortgage	4.54%	£1,999	£2,000,000.01	£5,000,000	£0	004100950
5 Year Fixed						
Fee Saver	4.19%	£0	£10,000	£2,000,000	0	004100931
Standard	4.05%	£999	£10,000	£2,000,000	0	004100938
High Value Mortgage	4.30%	£1,999	£2,000,000.01	£5,000,000	£0	004100953
Premier Customers Only	4.02%	£1,499	£10,000	£2,000,000	£0	004100944
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	08.11.24
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 4.75%

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	4.58%	£0	£10,000	£2,000,000	0	004100920
Standard	4.29%	£999	£10,000	£2,000,000	0	004100926
High Value Mortgage	4.54%	£1,999	£2,000,000.01	£3,000,000	£0	004100951
5 Year Fixed						
Fee Saver	4.19%	£0	£10,000	£2,000,000	0	004100932
Standard	4.05%	£999	£10,000	£2,000,000	0	004100939
High Value Mortgage	4.30%	£1,999	£2,000,000.01	£3,000,000	£0	004100954
Premier Customers Only	4.02%	£1,499	£10,000	£2,000,000	£0	004100945
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	4.88%	£0	£10,000	£2,000,000	£250	004100921
Standard	4.57%	£999	£10,000	£2,000,000	£250	004100927
5 Year Fixed						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£350	004100933
Standard	4.26%	£999	£10,000	£2,000,000	£350	004100940
Premier Customers Only	4.23%	£1,499	£10,000	£2,000,000	£0	004100946
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	08.11.24
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 4.75%

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 - 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	4.88%	£0	£10,000	£2,000,000	£250	004100922
Standard	4.57%	£999	£10,000	£2,000,000	£250	004100928
5 Year Fixed						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£350	004100934
Standard	4.26%	£999	£10,000	£2,000,000	£350	004100941
Premier Customers Only	4.23%	£1,499	£10,000	£2,000,000	£0	004100947
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	5.13%	£999	£10,000	£750,000	£250	004100929
5 Year Fixed						
Fee Saver	4.80%	£0	£10,000	£750,000	£350	004100935
Standard	4.65%	£999	£10,000	£750,000	£350	004100942
Premier Customers Only	4.62%	£1,499	£10,000	£750,000	£0	004100948
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	5.65%	£0	£10,000	£570,000	£500	004100923
5 Year Fixed						
Fee Saver	5.16%	£0	£10,000	£570,000	£500	004100936



Rates Effective From	08.11.24
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 4.75%

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 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	4.38%	£0	£2,000,000	£750	004100955
Standard	4.12%	£999	£2,000,000	£750	004100961
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£1,250	004100967
Standard	3.95%	£999	£2,000,000	£1,250	004100974
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	4.58%	£0	£2,000,000	£750	004100956
Standard	4.29%	£999	£2,000,000	£750	004100962
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£1,250	004100968
Standard	4.05%	£999	£2,000,000	£1,250	004100975
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	08.11.24
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

4.75%

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 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	4.58%	£0	£2,000,000	£750	004100957
Standard	4.29%	£999	£2,000,000	£750	004100963
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£1,250	004100969
Standard	4.05%	£999	£2,000,000	£1,250	004100976
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	4.88%	£0	£2,000,000	£1,000	004100958
Standard	4.57%	£999	£2,000,000	£1,000	004100964
5 Year Fixed					
Fee Saver	4.42%	£0	£2,000,000	£1,600	004100970
Standard	4.26%	£999	£2,000,000	£1,600	004100977
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	08.11.24
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 4.75%

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 - 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	4.88%	£0	£2,000,000	£1,000	004100959
Standard	4.57%	£999	£2,000,000	£1,000	004100965
5 Year Fixed					
Fee Saver	4.42%	£0	£2,000,000	£1,600	004100971
Standard	4.26%	£999	£2,000,000	£1,600	004100978
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	5.13%	£999	£750,000	£1,000	004100966
5 Year Fixed					
Fee Saver	4.80%	£0	£750,000	£1,600	004100972
Standard	4.65%	£999	£750,000	£1,600	004100979
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	5.65%	£0	£570,000	£1,250	004100960
5 Year Fixed					
Fee Saver	5.16%	£0	£570,000	£1,750	004100973

Rates Effective From	08.11.24
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

4.75%

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 - 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	4.38%	£0	£10,000	£2,000,000	£0	004100980
Standard	4.12%	£999	£10,000	£2,000,000	£0	004100986
High Value Mortgage	4.37%	£1,999	£2,000,000.01	£5,000,000	£0	004101011
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	004100992
Standard	3.95%	£999	£10,000	£2,000,000	£0	004100999
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£5,000,000	£0	004101014
Premier Customers Only	3.92%	£1,499	£10,000	£2,000,000	£0	004101005
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	4.58%	£0	£10,000	£2,000,000	£0	004100981
Standard	4.29%	£999	£10,000	£2,000,000	£0	004100987
High Value Mortgage	4.54%	£1,999	£2,000,000.01	£5,000,000	£0	004101012
5 Year Fixed						
Fee Saver	4.19%	£0	£10,000	£2,000,000	£0	004100993
Standard	4.05%	£999	£10,000	£2,000,000	£0	004101000
High Value Mortgage	4.30%	£1,999	£2,000,000.01	£5,000,000	£0	004101015
Premier Customers Only	4.02%	£1,499	£10,000	£2,000,000	£0	004101006
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	08.11.24
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 4.75%

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 - 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	4.58%	£0	£10,000	£2,000,000	£0	004100982
Standard	4.29%	£999	£10,000	£2,000,000	£0	004100988
High Value Mortgage	4.54%	£1,999	£2,000,000.01	£3,000,000	£0	004101013
5 Year Fixed						
Fee Saver	4.19%	£0	£10,000	£2,000,000	£0	004100994
Standard	4.05%	£999	£10,000	£2,000,000	£0	004101001
High Value Mortgage	4.30%	£1,999	£2,000,000.01	£3,000,000	£0	004101016
Premier Customers Only	4.02%	£1,499	£10,000	£2,000,000	£0	004101007
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	4.88%	£0	£10,000	£2,000,000	£250	004100983
Standard	4.57%	£999	£10,000	£2,000,000	£250	004100989
5 Year Fixed						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£350	004100995
Standard	4.26%	£999	£10,000	£2,000,000	£350	004101002
Premier Customers Only	4.23%	£1,499	£10,000	£2,000,000	£0	004101008
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

Rates Effective From
08.11.24
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
4.75%
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 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	4.88%	£0	£10,000	£2,000,000	£250	004100984
Standard	4.57%	£999	£10,000	£2,000,000	£250	004100990
5 Year Fixed						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£350	004100996
Standard	4.26%	£999	£10,000	£2,000,000	£350	004101003
Premier Customers Only	4.23%	£1,499	£10,000	£2,000,000	£0	004101009
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	5.13%	£999	£10,000	£750,000	£250	004100991
5 Year Fixed						
Fee Saver	4.80%	£0	£10,000	£750,000	£350	004100997
Standard	4.65%	£999	£10,000	£750,000	£350	004101004
Premier Customers Only	4.62%	£1,499	£10,000	£750,000	£0	004101010
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	5.65%	£0	£10,000	£570,000	£250	004100985
5 Year Fixed						
Fee Saver	5.16%	£0	£10,000	£570,000	£350	004100998

Rates Effective From	08.11.24
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 4.75%

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 - Home Mover EEH 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	4.38%	£0	£10,000	£2,000,000	£750	004101017
Standard	4.12%	£999	£10,000	£2,000,000	£750	004101023
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	£1,250	004101029
Standard	3.95%	£999	£10,000	£2,000,000	£1,250	004101036
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£750	001009399

Maximum 70% LTV - Home Mover EEH 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	4.58%	£0	£10,000	£2,000,000	£750	004101018
Standard	4.29%	£999	£10,000	£2,000,000	£750	004101024
5 Year Fixed						
Fee Saver	4.19%	£0	£10,000	£2,000,000	£1,250	004101030
Standard	4.05%	£999	£10,000	£2,000,000	£1,250	004101037
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£750	001009400

Rates Effective From	08.11.24
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 4.75%

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 - Home Mover EEH 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	4.58%	£0	£10,000	£2,000,000	£750	004101019
Standard	4.29%	£999	£10,000	£2,000,000	£750	004101025
5 Year Fixed						
Fee Saver	4.19%	£0	£10,000	£2,000,000	£1,250	004101031
Standard	4.05%	£999	£10,000	£2,000,000	£1,250	004101038
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£750	001009401

Maximum 80% LTV - Home Mover EEH 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	4.88%	£0	£10,000	£2,000,000	£1,000	004101020
Standard	4.57%	£999	£10,000	£2,000,000	£1,000	004101026
5 Year Fixed						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£1,600	004101032
Standard	4.26%	£999	£10,000	£2,000,000	£1,600	004101039
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£750	001009402

Rates Effective From	08.11.24
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 4.75%

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	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.88%	£0	£10,000	£2,000,000	£1,000	004101021
Standard	4.57%	£999	£10,000	£2,000,000	£1,000	004101027
5 Year Fixed						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£1,600	004101033
Standard	4.26%	£999	£10,000	£2,000,000	£1,600	004101040
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£750	001009403

Maximum 90% LTV - Home Mover EEH 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	£1,000	004100195
Standard	5.13%	£999	£10,000	£750,000	£1,000	004101028
5 Year Fixed						
Fee Saver	4.80%	£0	£10,000	£750,000	£1,600	004101034
Standard	4.65%	£999	£10,000	£750,000	£1,600	004101041
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.89% + BoE Base Rate	£999	£10,000	£750,000	£750	001009404

Maximum 95% LTV - Home Mover EEH 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	5.65%	£0	£10,000	£570,000	£1,000	004101022
5 Year Fixed						
Fee Saver	5.16%	£0	£10,000	£570,000	£1,600	004101035

Rates Effective From	08.11.24
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

4.75%

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	4.24%	£999	£10,000	£2,000,000	£0	Yes	004101045
Fee Saver Cashback	4.59%	£0	£10,000	£2,000,000	£300	No	004100748
Standard Cashback	4.24%	£999	£10,000	£2,000,000	£300	No	004101068
High Value Mortgage	4.49%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101119
5 Year Fixed							
Fee Saver	4.19%	£0	£10,000	£2,000,000	£0	Yes	004101050
Standard	3.99%	£999	£10,000	£2,000,000	£0	Yes	004101055
Premier Customers Only	3.96%	£1,499	£10,000	£2,000,000	£0	Yes	004101060
Fee Saver Cashback	4.19%	£0	£10,000	£2,000,000	£300	No	004101073
Standard Cashback	3.99%	£999	£10,000	£2,000,000	£300	No	004101078
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101122
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	0.44% + 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	4.74%	£0	£10,000	£2,000,000	£0	Yes	004101042
Standard	4.44%	£999	£10,000	£2,000,000	£0	Yes	004101046
Fee Saver Cashback	4.74%	£0	£10,000	£2,000,000	£300	No	004101065
Standard Cashback	4.44%	£999	£10,000	£2,000,000	£300	No	004101069
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101120
5 Year Fixed							
Fee Saver	4.29%	£0	£10,000	£2,000,000	£0	Yes	004101051
Standard	4.14%	£999	£10,000	£2,000,000	£0	Yes	004101056
Premier Customers Only	4.11%	£1,499	£10,000	£2,000,000	£0	Yes	004101061
Fee Saver Cashback	4.29%	£0	£10,000	£2,000,000	£300	No	004101074
Standard Cashback	4.14%	£999	£10,000	£2,000,000	£300	No	004101079
High Value Mortgage	4.39%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101123
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	08.11.24
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

4.75%

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	4.74%	£0	£10,000	£2,000,000	£0	Yes	004101043
Standard	4.44%	£999	£10,000	£2,000,000	£0	Yes	004101047
Fee Saver Cashback	4.74%	£0	£10,000	£2,000,000	£300	No	004101066
Standard Cashback	4.44%	£999	£10,000	£2,000,000	£300	No	004101070
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101121
5 Year Fixed							
Fee Saver	4.29%	£0	£10,000	£2,000,000	£0	Yes	004101052
Standard	4.14%	£999	£10,000	£2,000,000	£0	Yes	004101057
Premier Customers Only	4.11%	£1,499	£10,000	£2,000,000	£0	Yes	004101062
Fee Saver Cashback	4.29%	£0	£10,000	£2,000,000	£300	No	004101075
Standard Cashback	4.14%	£999	£10,000	£2,000,000	£300	No	004101080
High Value Mortgage	4.39%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101124
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	5.34%	£0	£10,000	£2,000,000	£0	Yes	004101044
Standard	4.90%	£999	£10,000	£2,000,000	£0	Yes	004101048
Fee Saver Cashback	5.34%	£0	£10,000	£2,000,000	£300	No	004101067
Standard Cashback	4.90%	£999	£10,000	£2,000,000	£300	No	004101071
5 Year Fixed							
Fee Saver	4.69%	£0	£10,000	£2,000,000	£0	Yes	004101053
Standard	4.49%	£999	£10,000	£2,000,000	£0	Yes	004101058
Premier Customers Only	4.46%	£1,499	£10,000	£2,000,000	£0	Yes	004101063
Fee Saver Cashback	4.69%	£0	£10,000	£2,000,000	£300	No	004101076
Standard Cashback	4.49%	£999	£10,000	£2,000,000	£300	No	004101081
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	08.11.24
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

4.75%

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	5.04%	£999	£10,000	£2,000,000	£0	Yes	004101049
Fee Saver Cashback	5.39%	£0	£10,000	£2,000,000	£300	No	004100749
Standard Cashback	5.04%	£999	£10,000	£2,000,000	£300	No	004101072
5 Year Fixed							
Fee Saver	4.79%	£0	£10,000	£2,000,000	£0	Yes	004101054
Standard	4.57%	£999	£10,000	£2,000,000	£0	Yes	004101059
Premier Customers Only	4.54%	£1,499	£10,000	£2,000,000	£0	Yes	004101064
Fee Saver Cashback	4.79%	£0	£10,000	£2,000,000	£300	No	004101077
Standard Cashback	4.57%	£999	£10,000	£2,000,000	£300	No	004101082
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	08.11.24
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

4.75%

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	4.24%	£999	£2,000,000	£750	Yes	004101086
Fee Saver Cashback	4.59%	£0	£2,000,000	£1,050	No	004100778
Standard Cashback	4.24%	£999	£2,000,000	£1,050	No	004101104
5 Year Fixed						
Fee Saver	4.19%	£0	£2,000,000	£1,250	Yes	004101091
Standard	3.99%	£999	£2,000,000	£1,250	Yes	004101096
Fee Saver Cashback	4.19%	£0	£2,000,000	£1,550	No	004101109
Standard Cashback	3.99%	£999	£2,000,000	£1,550	No	004101114
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	4.74%	£0	£2,000,000	£750	Yes	004101083
Standard	4.44%	£999	£2,000,000	£750	Yes	004101087
Fee Saver Cashback	4.74%	£0	£2,000,000	£1,050	No	004101101
Standard Cashback	4.44%	£999	£2,000,000	£1,050	No	004101105
5 Year Fixed						
Fee Saver	4.29%	£0	£2,000,000	£1,250	Yes	004101092
Standard	4.14%	£999	£2,000,000	£1,250	Yes	004101097
Fee Saver Cashback	4.29%	£0	£2,000,000	£1,550	No	004101110
Standard Cashback	4.14%	£999	£2,000,000	£1,550	No	004101115
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	08.11.24
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

4.75%

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	4.74%	£0	£2,000,000	£750	Yes	004101084
Standard	4.44%	£999	£2,000,000	£750	Yes	004101088
Fee Saver Cashback	4.74%	£0	£2,000,000	£1,050	No	004101102
Standard Cashback	4.44%	£999	£2,000,000	£1,050	No	004101106
5 Year Fixed						
Fee Saver	4.29%	£0	£2,000,000	£1,250	Yes	004101093
Standard	4.14%	£999	£2,000,000	£1,250	Yes	004101098
Fee Saver Cashback	4.29%	£0	£2,000,000	£1,550	No	004101111
Standard Cashback	4.14%	£999	£2,000,000	£1,550	No	004101116
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	5.34%	£0	£2,000,000	£750	Yes	004101085
Standard	4.90%	£999	£2,000,000	£750	Yes	004101089
Fee Saver Cashback	5.34%	£0	£2,000,000	£1,050	No	004101103
Standard Cashback	4.90%	£999	£2,000,000	£1,050	No	004101107
5 Year Fixed						
Fee Saver	4.69%	£0	£2,000,000	£1,250	Yes	004101094
Standard	4.49%	£999	£2,000,000	£1,250	Yes	004101099
Fee Saver Cashback	4.69%	£0	£2,000,000	£1,550	No	004101112
Standard Cashback	4.49%	£999	£2,000,000	£1,550	No	004101117
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	08.11.24
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

4.75%

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	5.04%	£999	£2,000,000	£750	Yes	004101090
Fee Saver Cashback	5.39%	£0	£2,000,000	£1,050	No	004100779
Standard Cashback	5.04%	£999	£2,000,000	£1,050	No	004101108
5 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£1,250	Yes	004101095
Standard	4.57%	£999	£2,000,000	£1,250	Yes	004101100
Fee Saver Cashback	4.79%	£0	£2,000,000	£1,550	No	004101113
Standard Cashback	4.57%	£999	£2,000,000	£1,550	No	004101118
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	08.11.24
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	4.75%
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	4.64%	£999	£2,000,000	£0	004101183
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	4.59%	£0	£2,000,000	£0	004101186
Standard	4.39%	£999	£2,000,000	£0	004101189
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004101192
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	5.14%	£0	£2,000,000	£0	004101181
Standard	4.84%	£999	£2,000,000	£0	004101184
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	4.69%	£0	£2,000,000	£0	004101187
Standard	4.54%	£999	£2,000,000	£0	004101190
Premier Customers Only	4.51%	£1,499	£2,000,000	£0	004101193
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	08.11.24
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	4.75%
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	5.14%	£0	£2,000,000	£0	004101182
Standard	4.84%	£999	£2,000,000	£0	004101185
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	4.69%	£0	£2,000,000	£0	004101188
Standard	4.54%	£999	£2,000,000	£0	004101191
Premier Customers Only	4.51%	£1,499	£2,000,000	£0	004101194
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	08.11.24
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	4.75%
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	4.64%	£999	£2,000,000	£0	Yes	004101197
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	4.59%	£0	£2,000,000	£0	Yes	004101200
Standard	4.39%	£999	£2,000,000	£0	Yes	004101203
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	Yes	004101206
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	5.14%	£0	£2,000,000	£0	Yes	004101195
Standard	4.84%	£999	£2,000,000	£0	Yes	004101198
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	4.69%	£0	£2,000,000	£0	Yes	004101201
Standard	4.54%	£999	£2,000,000	£0	Yes	004101204
Premier Customers Only	4.51%	£1,499	£2,000,000	£0	Yes	004101207
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	08.11.24
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	4.75%
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 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	5.14%	£0	£2,000,000	£0	Yes	004101196
Standard	4.84%	£999	£2,000,000	£0	Yes	004101199
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	4.69%	£0	£2,000,000	£0	Yes	004101202
Standard	4.54%	£999	£2,000,000	£0	Yes	004101205
Premier Customers Only	4.51%	£1,499	£2,000,000	£0	Yes	004101208
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
 Current BTL SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

08.11.24
7.60%
31.12.26
31.12.29

Bank of England Base Rate

4.75%

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	08.11.24
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

4.75%

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	08.11.24
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

4.75%

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
 Current BTL SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

08.11.24
7.60%
31.12.26
31.12.29

Bank of England Base Rate

4.75%

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	08.11.24
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	4.75%
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	4.38%	£0	£5,000,000	£0	004101125
Standard	4.12%	£999	£5,000,000	£0	004101130
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	4.09%	£0	£5,000,000	£0	004101134
Standard	3.93%	£999	£5,000,000	£0	004101140
Premier Customers Only	3.90%	£1,499	£5,000,000	£0	004101146
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	4.58%	£0	£5,000,000	£0	004101126
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	4.19%	£0	£5,000,000	£0	004101135
Standard	4.05%	£999	£5,000,000	£0	004101141
Premier Customers Only	4.02%	£1,499	£5,000,000	£0	004101147
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	08.11.24
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	4.75%
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	4.58%	£0	£3,000,000	£0	004101127
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	4.19%	£0	£3,000,000	£0	004101136
Standard	4.05%	£999	£3,000,000	£0	004101142
Premier Customers Only	4.02%	£1,499	£3,000,000	£0	004101148
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	4.88%	£0	£2,000,000	£0	004101128
Standard	4.57%	£999	£2,000,000	£0	004101131
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	4.42%	£0	£2,000,000	£0	004101137
Standard	4.26%	£999	£2,000,000	£0	004101143
Premier Customers Only	4.23%	£1,499	£2,000,000	£0	004101149
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	08.11.24
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	4.75%
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	4.88%	£0	£2,000,000	£0	004101129
Standard	4.57%	£999	£2,000,000	£0	004101132
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	4.42%	£0	£2,000,000	£0	004101138
Standard	4.26%	£999	£2,000,000	£0	004101144
Premier Customers Only	4.23%	£1,499	£2,000,000	£0	004101150
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	5.13%	£999	£750,000	£0	004101133
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	4.80%	£0	£750,000	£0	004101139
Standard	4.65%	£999	£750,000	£0	004101145
Premier Customers Only	4.62%	£1,499	£750,000	£0	004101151
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	08.11.24
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	4.75%
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	4.38%	£0	£5,000,000	£0	004101152
Standard	4.12%	£999	£5,000,000	£0	004101158
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	4.09%	£0	£5,000,000	£0	004101162
Standard	3.93%	£999	£5,000,000	£0	004101169
Premier Customers Only	3.90%	£1,499	£5,000,000	£0	004101175
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	4.58%	£0	£5,000,000	£0	004101153
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	4.19%	£0	£5,000,000	£0	004101163
Standard	4.05%	£999	£5,000,000	£0	004101170
Premier Customers Only	4.02%	£1,499	£5,000,000	£0	004101176
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	08.11.24
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	4.75%
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	4.58%	£0	£3,000,000	£0	004101154
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	4.19%	£0	£3,000,000	£0	004101164
Standard	4.05%	£999	£3,000,000	£0	004101171
Premier Customers Only	4.02%	£1,499	£3,000,000	£0	004101177
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	4.88%	£0	£2,000,000	£0	004101155
Standard	4.57%	£999	£2,000,000	£0	004101159
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	4.42%	£0	£2,000,000	£0	004101165
Standard	4.26%	£999	£2,000,000	£0	004101172
Premier Customers Only	4.23%	£1,499	£2,000,000	£0	004101178
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	08.11.24
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	4.75%
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	4.88%	£0	£2,000,000	£0	004101156
Standard	4.57%	£999	£2,000,000	£0	004101160
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	4.42%	£0	£2,000,000	£0	004101166
Standard	4.26%	£999	£2,000,000	£0	004101173
Premier Customers Only	4.23%	£1,499	£2,000,000	£0	004101179
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	5.13%	£999	£750,000	£0	004101161
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	4.80%	£0	£750,000	£0	004101167
Standard	4.65%	£999	£750,000	£0	004101174
Premier Customers Only	4.62%	£1,499	£750,000	£0	004101180
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	5.65%	£0	£570,000	£0	004101157
3 Year Fixed					
Fee Saver	5.71%	£0	£570,000	£0	004099772
5 Year Fixed					
Fee Saver	5.16%	£0	£570,000	£0	004101168
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	08.11.24
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	4.75%
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	4.64%	£999	£2,000,000	£0	004101183
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	4.59%	£0	£2,000,000	£0	004101186
Standard	4.39%	£999	£2,000,000	£0	004101189
Premier Customers Only	4.36%	£1,499	£2,000,000	£0	004101192
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	5.14%	£0	£2,000,000	£0	004101181
Standard	4.84%	£999	£2,000,000	£0	004101184
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	4.69%	£0	£2,000,000	£0	004101187
Standard	4.54%	£999	£2,000,000	£0	004101190
Premier Customers Only	4.51%	£1,499	£2,000,000	£0	004101193
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	08.11.24
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	4.75%
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	5.14%	£0	£2,000,000	£0	004101182
Standard	4.84%	£999	£2,000,000	£0	004101185
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	4.69%	£0	£2,000,000	£0	004101188
Standard	4.54%	£999	£2,000,000	£0	004101191
Premier Customers Only	4.51%	£1,499	£2,000,000	£0	004101194
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
 Current BTL SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

08.11.24
7.60%
31.12.26
31.12.29

Bank of England Base Rate

4.75%

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	08.11.24
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 4.75%

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	08.11.24
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 **4.75%**

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	£1,000,000	£0	001008954
----------	--------------------------	--------	------------	----	-----------