

HSBC UK Mortgage Rate Sheet

Rates Effective From	13.11.24	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
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Rates Effective From	13.11.24
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 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	4.58%	£0	£10,000	£2,000,000	£0	004101359
Standard	4.32%	£999	£10,000	£2,000,000	£0	004101366
High Value Mortgage	4.57%	£1,999	£2,000,000.01	£5,000,000	£0	004101391
5 Year Fixed						
Fee Saver	4.29%	£0	£10,000	£2,000,000	£0	004101372
Standard	4.15%	£999	£10,000	£2,000,000	£0	004101379
High Value Mortgage	4.40%	£1,999	£2,000,000.01	£5,000,000	£0	004101394
Premier Customers Only	4.12%	£1,499	£10,000	£2,000,000	£0	004101385
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	4.78%	£0	£10,000	£2,000,000	£0	004101360
Standard	4.49%	£999	£10,000	£2,000,000	£0	004101367
High Value Mortgage	4.74%	£1,999	£2,000,000.01	£5,000,000	£0	004101392
5 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004101373
Standard	4.25%	£999	£10,000	£2,000,000	£0	004101380
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£5,000,000	£0	004101395
Premier Customers Only	4.22%	£1,499	£10,000	£2,000,000	£0	004101386
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	4.75%
3 Year Fixed Rate end date	31.12.27

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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	4.78%	£0	£10,000	£2,000,000	£0	004101361
Standard	4.49%	£999	£10,000	£2,000,000	£0	004101368
High Value Mortgage	4.74%	£1,999	£2,000,000.01	£3,000,000	£0	004101393
5 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004101374
Standard	4.25%	£999	£10,000	£2,000,000	£0	004101381
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£3,000,000	£0	004101396
Premier Customers Only	4.22%	£1,499	£10,000	£2,000,000	£0	004101387
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	5.08%	£0	£10,000	£2,000,000	£250	004101362
Standard	4.77%	£999	£10,000	£2,000,000	£250	004101369
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004101375
Standard	4.46%	£999	£10,000	£2,000,000	£350	004101382
Premier Customers Only	4.43%	£1,499	£10,000	£2,000,000	£0	004101388
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	13.11.24
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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	5.08%	£0	£10,000	£2,000,000	£250	004101363
Standard	4.77%	£999	£10,000	£2,000,000	£250	004101370
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004101376
Standard	4.46%	£999	£10,000	£2,000,000	£350	004101383
Premier Customers Only	4.43%	£1,499	£10,000	£2,000,000	£0	004101389
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	5.54%	£0	£10,000	£750,000	£250	004101364
Standard	5.33%	£999	£10,000	£750,000	£250	004101371
5 Year Fixed						
Fee Saver	5.00%	£0	£10,000	£750,000	£350	004101377
Standard	4.85%	£999	£10,000	£750,000	£350	004101384
Premier Customers Only	4.82%	£1,499	£10,000	£750,000	£0	004101390
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	5.85%	£0	£10,000	£570,000	£500	004101365
5 Year Fixed						
Fee Saver	5.36%	£0	£10,000	£570,000	£500	004101378

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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	4.58%	£0	£2,000,000	£750	004101397
Standard	4.32%	£999	£2,000,000	£750	004101404
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£1,250	004101410
Standard	4.15%	£999	£2,000,000	£1,250	004101417
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	4.78%	£0	£2,000,000	£750	004101398
Standard	4.49%	£999	£2,000,000	£750	004101405
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004101411
Standard	4.25%	£999	£2,000,000	£1,250	004101418
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	13.11.24
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2 Year Fixed Rate end date	31.12.26
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Bank of England Base Rate	4.75%
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	4.78%	£0	£2,000,000	£750	004101399
Standard	4.49%	£999	£2,000,000	£750	004101406
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004101412
Standard	4.25%	£999	£2,000,000	£1,250	004101419
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	5.08%	£0	£2,000,000	£1,000	004101400
Standard	4.77%	£999	£2,000,000	£1,000	004101407
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004101413
Standard	4.46%	£999	£2,000,000	£1,600	004101420
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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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	5.08%	£0	£2,000,000	£1,000	004101401
Standard	4.77%	£999	£2,000,000	£1,000	004101408
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004101414
Standard	4.46%	£999	£2,000,000	£1,600	004101421
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	5.54%	£0	£750,000	£1,000	004101402
Standard	5.33%	£999	£750,000	£1,000	004101409
5 Year Fixed					
Fee Saver	5.00%	£0	£750,000	£1,600	004101415
Standard	4.85%	£999	£750,000	£1,600	004101422
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	5.85%	£0	£570,000	£1,250	004101403
5 Year Fixed					
Fee Saver	5.36%	£0	£570,000	£1,750	004101416

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3 Year Fixed Rate end date	31.12.27

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Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.58%	£0	£10,000	£2,000,000	£0	004101423
Standard	4.32%	£999	£10,000	£2,000,000	£0	004101430
High Value Mortgage	4.57%	£1,999	£2,000,000.01	£5,000,000	£0	004101464
5 Year Fixed						
Fee Saver	4.29%	£0	£10,000	£2,000,000	£0	004101436
Standard	4.15%	£999	£10,000	£2,000,000	£0	004101443
High Value Mortgage	4.40%	£1,999	£2,000,000.01	£5,000,000	£0	004101467
Premier Customers Only	4.12%	£1,499	£10,000	£2,000,000	£0	004101449
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	4.78%	£0	£10,000	£2,000,000	£0	004101424
Standard	4.49%	£999	£10,000	£2,000,000	£0	004101431
High Value Mortgage	4.74%	£1,999	£2,000,000.01	£5,000,000	£0	004101465
5 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004101437
Standard	4.25%	£999	£10,000	£2,000,000	£0	004101444
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£5,000,000	£0	004101468
Premier Customers Only	4.22%	£1,499	£10,000	£2,000,000	£0	004101450
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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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	4.78%	£0	£10,000	£2,000,000	£0	004101425
Standard	4.49%	£999	£10,000	£2,000,000	£0	004101432
High Value Mortgage	4.74%	£1,999	£2,000,000.01	£3,000,000	£0	004101466
5 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004101438
Standard	4.25%	£999	£10,000	£2,000,000	£0	004101445
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£3,000,000	£0	004101469
Premier Customers Only	4.22%	£1,499	£10,000	£2,000,000	£0	004101451
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	5.08%	£0	£10,000	£2,000,000	£250	004101426
Standard	4.77%	£999	£10,000	£2,000,000	£250	004101433
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004101439
Standard	4.46%	£999	£10,000	£2,000,000	£350	004101446
Premier Customers Only	4.43%	£1,499	£10,000	£2,000,000	£0	004101452
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	5.08%	£0	£10,000	£2,000,000	£250	004101427
Standard	4.77%	£999	£10,000	£2,000,000	£250	004101434
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004101440
Standard	4.46%	£999	£10,000	£2,000,000	£350	004101447
Premier Customers Only	4.43%	£1,499	£10,000	£2,000,000	£0	004101453
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	5.54%	£0	£10,000	£750,000	£250	004101428
Standard	5.33%	£999	£10,000	£750,000	£250	004101435
5 Year Fixed						
Fee Saver	5.00%	£0	£10,000	£750,000	£350	004101441
Standard	4.85%	£999	£10,000	£750,000	£350	004101448
Premier Customers Only	4.82%	£1,499	£10,000	£750,000	£0	004101454
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	5.85%	£0	£10,000	£570,000	£250	004101429
5 Year Fixed						
Fee Saver	5.36%	£0	£10,000	£570,000	£350	004101442

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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	4.58%	£0	£2,000,000	£750	004101470
Standard	4.32%	£999	£2,000,000	£750	004101477
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£1,250	004101483
Standard	4.15%	£999	£2,000,000	£1,250	004101490
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	4.78%	£0	£2,000,000	£750	004101471
Standard	4.49%	£999	£2,000,000	£750	004101478
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004101484
Standard	4.25%	£999	£2,000,000	£1,250	004101491
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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Maximum 75% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.78%	£0	£2,000,000	£750	004101472
Standard	4.49%	£999	£2,000,000	£750	004101479
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004101485
Standard	4.25%	£999	£2,000,000	£1,250	004101492
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	5.08%	£0	£2,000,000	£1,000	004101473
Standard	4.77%	£999	£2,000,000	£1,000	004101480
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004101486
Standard	4.46%	£999	£2,000,000	£1,600	004101493
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	13.11.24
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 - 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	5.08%	£0	£2,000,000	£1,000	004101474
Standard	4.77%	£999	£2,000,000	£1,000	004101481
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004101487
Standard	4.46%	£999	£2,000,000	£1,600	004101494
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	5.54%	£0	£750,000	£1,000	004101475
Standard	5.33%	£999	£750,000	£1,000	004101482
5 Year Fixed					
Fee Saver	5.00%	£0	£750,000	£1,600	004101488
Standard	4.85%	£999	£750,000	£1,600	004101495
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	5.85%	£0	£570,000	£1,000	004101476
5 Year Fixed					
Fee Saver	5.36%	£0	£570,000	£1,600	004101489

Rates Effective From	13.11.24
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 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	4.79%	£0	£10,000	£2,000,000	£0	Yes	004101496
Standard	4.44%	£999	£10,000	£2,000,000	£0	Yes	004101502
Fee Saver Cashback	4.79%	£0	£10,000	£2,000,000	£300	No	004101544
Standard Cashback	4.44%	£999	£10,000	£2,000,000	£300	No	004101550
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101616
5 Year Fixed							
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	Yes	004101508
Standard	4.19%	£999	£10,000	£2,000,000	£0	Yes	004101514
Premier Customers Only	4.16%	£1,499	£10,000	£2,000,000	£0	Yes	004101520
Fee Saver Cashback	4.39%	£0	£10,000	£2,000,000	£300	No	004101556
Standard Cashback	4.19%	£999	£10,000	£2,000,000	£300	No	004101562
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101619
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	4.94%	£0	£10,000	£2,000,000	£0	Yes	004101497
Standard	4.64%	£999	£10,000	£2,000,000	£0	Yes	004101503
Fee Saver Cashback	4.94%	£0	£10,000	£2,000,000	£300	No	004101545
Standard Cashback	4.64%	£999	£10,000	£2,000,000	£300	No	004101551
High Value Mortgage	4.89%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101617
5 Year Fixed							
Fee Saver	4.49%	£0	£10,000	£2,000,000	£0	Yes	004101509
Standard	4.34%	£999	£10,000	£2,000,000	£0	Yes	004101515
Premier Customers Only	4.31%	£1,499	£10,000	£2,000,000	£0	Yes	004101521
Fee Saver Cashback	4.49%	£0	£10,000	£2,000,000	£300	No	004101557
Standard Cashback	4.34%	£999	£10,000	£2,000,000	£300	No	004101563
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101620
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	13.11.24
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 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	4.94%	£0	£10,000	£2,000,000	£0	Yes	004101498
Standard	4.64%	£999	£10,000	£2,000,000	£0	Yes	004101504
Fee Saver Cashback	4.94%	£0	£10,000	£2,000,000	£300	No	004101546
Standard Cashback	4.64%	£999	£10,000	£2,000,000	£300	No	004101552
High Value Mortgage	4.89%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101618
5 Year Fixed							
Fee Saver	4.49%	£0	£10,000	£2,000,000	£0	Yes	004101510
Standard	4.34%	£999	£10,000	£2,000,000	£0	Yes	004101516
Premier Customers Only	4.31%	£1,499	£10,000	£2,000,000	£0	Yes	004101522
Fee Saver Cashback	4.49%	£0	£10,000	£2,000,000	£300	No	004101558
Standard Cashback	4.34%	£999	£10,000	£2,000,000	£300	No	004101564
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004101621
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	5.54%	£0	£10,000	£2,000,000	£0	Yes	004101499
Standard	5.10%	£999	£10,000	£2,000,000	£0	Yes	004101505
Fee Saver Cashback	5.54%	£0	£10,000	£2,000,000	£300	No	004101547
Standard Cashback	5.10%	£999	£10,000	£2,000,000	£300	No	004101553
5 Year Fixed							
Fee Saver	4.89%	£0	£10,000	£2,000,000	£0	Yes	004101511
Standard	4.69%	£999	£10,000	£2,000,000	£0	Yes	004101517
Premier Customers Only	4.66%	£1,499	£10,000	£2,000,000	£0	Yes	004101523
Fee Saver Cashback	4.89%	£0	£10,000	£2,000,000	£300	No	004101559
Standard Cashback	4.69%	£999	£10,000	£2,000,000	£300	No	004101565
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
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

13.11.24
6.99%
31.12.26
31.12.29

Bank of England Base Rate
 3 Year Fixed Rate end date

4.75%
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	5.59%	£0	£10,000	£2,000,000	£0	Yes	004101500
Standard	5.24%	£999	£10,000	£2,000,000	£0	Yes	004101506
Fee Saver Cashback	5.59%	£0	£10,000	£2,000,000	£300	No	004101548
Standard Cashback	5.24%	£999	£10,000	£2,000,000	£300	No	004101554
5 Year Fixed							
Fee Saver	4.99%	£0	£10,000	£2,000,000	£0	Yes	004101512
Standard	4.77%	£999	£10,000	£2,000,000	£0	Yes	004101518
Premier Customers Only	4.74%	£1,499	£10,000	£2,000,000	£0	Yes	004101524
Fee Saver Cashback	4.99%	£0	£10,000	£2,000,000	£300	No	004101560
Standard Cashback	4.77%	£999	£10,000	£2,000,000	£300	No	004101566
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	5.95%	£0	£10,000	£750,000	£0	Yes	004101501
Standard	5.50%	£999	£10,000	£750,000	£0	Yes	004101507
Fee Saver Cashback	5.95%	£0	£10,000	£750,000	£300	No	004101549
Standard Cashback	5.50%	£999	£10,000	£750,000	£300	No	004101555
5 Year Fixed							
Fee Saver	5.24%	£0	£10,000	£750,000	£0	Yes	004101513
Standard	5.09%	£999	£10,000	£750,000	£0	Yes	004101519
Premier Customers Only	5.06%	£1,499	£10,000	£750,000	£0	Yes	004101525
Fee Saver Cashback	5.24%	£0	£10,000	£750,000	£300	No	004101561
Standard Cashback	5.09%	£999	£10,000	£750,000	£300	No	004101567
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	13.11.24
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
 3 Year Fixed Rate end date
 10 Year Fixed Rate end date

4.75%
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	4.79%	£0	£2,000,000	£750	Yes	004101568
Standard	4.44%	£999	£2,000,000	£750	Yes	004101574
Fee Saver Cashback	4.79%	£0	£2,000,000	£1,050	No	004101592
Standard Cashback	4.44%	£999	£2,000,000	£1,050	No	004101598
5 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£1,250	Yes	004101580
Standard	4.19%	£999	£2,000,000	£1,250	Yes	004101586
Fee Saver Cashback	4.39%	£0	£2,000,000	£1,550	No	004101604
Standard Cashback	4.19%	£999	£2,000,000	£1,550	No	004101610
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	4.94%	£0	£2,000,000	£750	Yes	004101569
Standard	4.64%	£999	£2,000,000	£750	Yes	004101575
Fee Saver Cashback	4.94%	£0	£2,000,000	£1,050	No	004101593
Standard Cashback	4.64%	£999	£2,000,000	£1,050	No	004101599
5 Year Fixed						
Fee Saver	4.49%	£0	£2,000,000	£1,250	Yes	004101581
Standard	4.34%	£999	£2,000,000	£1,250	Yes	004101587
Fee Saver Cashback	4.49%	£0	£2,000,000	£1,550	No	004101605
Standard Cashback	4.34%	£999	£2,000,000	£1,550	No	004101611
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	13.11.24
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

4.75%
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	4.94%	£0	£2,000,000	£750	Yes	004101570
Standard	4.64%	£999	£2,000,000	£750	Yes	004101576
Fee Saver Cashback	4.94%	£0	£2,000,000	£1,050	No	004101594
Standard Cashback	4.64%	£999	£2,000,000	£1,050	No	004101600
5 Year Fixed						
Fee Saver	4.49%	£0	£2,000,000	£1,250	Yes	004101582
Standard	4.34%	£999	£2,000,000	£1,250	Yes	004101588
Fee Saver Cashback	4.49%	£0	£2,000,000	£1,550	No	004101606
Standard Cashback	4.34%	£999	£2,000,000	£1,550	No	004101612
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	5.54%	£0	£2,000,000	£750	Yes	004101571
Standard	5.10%	£999	£2,000,000	£750	Yes	004101577
Fee Saver Cashback	5.54%	£0	£2,000,000	£1,050	No	004101595
Standard Cashback	5.10%	£999	£2,000,000	£1,050	No	004101601
5 Year Fixed						
Fee Saver	4.89%	£0	£2,000,000	£1,250	Yes	004101583
Standard	4.69%	£999	£2,000,000	£1,250	Yes	004101589
Fee Saver Cashback	4.89%	£0	£2,000,000	£1,550	No	004101607
Standard Cashback	4.69%	£999	£2,000,000	£1,550	No	004101613
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	13.11.24
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
3 Year Fixed Rate end date

4.75%
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	5.59%	£0	£2,000,000	£750	Yes	004101572
Standard	5.24%	£999	£2,000,000	£750	Yes	004101578
Fee Saver Cashback	5.59%	£0	£2,000,000	£1,050	No	004101596
Standard Cashback	5.24%	£999	£2,000,000	£1,050	No	004101602
5 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£1,250	Yes	004101584
Standard	4.77%	£999	£2,000,000	£1,250	Yes	004101590
Fee Saver Cashback	4.99%	£0	£2,000,000	£1,550	No	004101608
Standard Cashback	4.77%	£999	£2,000,000	£1,550	No	004101614
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	5.95%	£0	£750,000	£750	Yes	004101573
Standard	5.50%	£999	£750,000	£750	Yes	004101579
Fee Saver Cashback	5.95%	£0	£750,000	£1,050	No	004101597
Standard Cashback	5.50%	£999	£750,000	£1,050	No	004101603
5 Year Fixed						
Fee Saver	5.24%	£0	£750,000	£1,250	Yes	004101585
Standard	5.09%	£999	£750,000	£1,250	Yes	004101591
Fee Saver Cashback	5.24%	£0	£750,000	£1,550	No	004101609
Standard Cashback	5.09%	£999	£750,000	£1,550	No	004101615
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	13.11.24
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	5.19%	£0	£2,000,000	£0	004101743
Standard	4.84%	£999	£2,000,000	£0	004101746
3 Year Fixed					
Fee Saver	4.80%	£0	£2,000,000	£0	004101749
Standard	4.57%	£999	£2,000,000	£0	004101752
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004101755
Standard	4.59%	£999	£2,000,000	£0	004101758
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004101761
10 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004101765
Standard	5.19%	£999	£2,000,000	£0	004101768
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	5.34%	£0	£2,000,000	£0	004101744
Standard	5.04%	£999	£2,000,000	£0	004101747
3 Year Fixed					
Fee Saver	4.97%	£0	£2,000,000	£0	004101750
Standard	4.76%	£999	£2,000,000	£0	004101753
5 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004101756
Standard	4.74%	£999	£2,000,000	£0	004101759
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	004101762
10 Year Fixed					
Fee Saver	5.39%	£0	£2,000,000	£0	004101766
Standard	5.24%	£999	£2,000,000	£0	004101769
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	13.11.24
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	5.34%	£0	£2,000,000	£0	004101745
Standard	5.04%	£999	£2,000,000	£0	004101748
3 Year Fixed					
Fee Saver	4.97%	£0	£2,000,000	£0	004101751
Standard	4.76%	£999	£2,000,000	£0	004101754
5 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004101757
Standard	4.74%	£999	£2,000,000	£0	004101760
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	004101764
10 Year Fixed					
Fee Saver	5.39%	£0	£2,000,000	£0	004101767
Standard	5.24%	£999	£2,000,000	£0	004101770
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	13.11.24
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	5.19%	£0	£2,000,000	£0	Yes	004101782
Standard	4.84%	£999	£2,000,000	£0	Yes	004101784
3 Year Fixed						
Fee Saver	4.80%	£0	£2,000,000	£0	Yes	004101787
Standard	4.57%	£999	£2,000,000	£0	Yes	004101790
5 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£0	Yes	004101793
Standard	4.59%	£999	£2,000,000	£0	Yes	004101796
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	Yes	004101799
10 Year Fixed						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004101802
Standard	5.19%	£999	£2,000,000	£0	Yes	004101805
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	5.34%	£0	£2,000,000	£0	Yes	004101763
Standard	5.04%	£999	£2,000,000	£0	Yes	004101785
3 Year Fixed						
Fee Saver	4.97%	£0	£2,000,000	£0	Yes	004101788
Standard	4.76%	£999	£2,000,000	£0	Yes	004101791
5 Year Fixed						
Fee Saver	4.89%	£0	£2,000,000	£0	Yes	004101794
Standard	4.74%	£999	£2,000,000	£0	Yes	004101797
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	Yes	004101800
10 Year Fixed						
Fee Saver	5.39%	£0	£2,000,000	£0	Yes	004101803
Standard	5.24%	£999	£2,000,000	£0	Yes	004101806
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	13.11.24
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

4.75%
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	5.34%	£0	£2,000,000	£0	Yes	004101783
Standard	5.04%	£999	£2,000,000	£0	Yes	004101786
3 Year Fixed						
Fee Saver	4.97%	£0	£2,000,000	£0	Yes	004101789
Standard	4.76%	£999	£2,000,000	£0	Yes	004101792
5 Year Fixed						
Fee Saver	4.89%	£0	£2,000,000	£0	Yes	004101795
Standard	4.74%	£999	£2,000,000	£0	Yes	004101798
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	Yes	004101801
10 Year Fixed						
Fee Saver	5.39%	£0	£2,000,000	£0	Yes	004101804
Standard	5.24%	£999	£2,000,000	£0	Yes	004101807
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

13.11.24
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	4.49%	£0	£2,000,000	£0	004101455
Standard	4.29%	£1,999		£0	004101458
Standard	4.04%	£3,999		£0	004101461
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	4.59%	£0	£1,000,000	£0	004101456
Standard	4.34%	£1,999		£0	004101459
Standard	4.09%	£3,999		£0	004101462
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	4.59%	£0	£1,000,000	£0	004101457
Standard	4.34%	£1,999		£0	004101460
Standard	4.09%	£3,999		£0	004101463
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

13.11.24
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 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	£2,000,000	Yes	004101526
Standard	4.44%	£1,999		Yes	004101529
Standard	4.19%	£3,999		Yes	004101532
5 Year Fixed					
Fee Saver	4.54%	£0	£2,000,000	Yes	004101535
Standard	4.29%	£1,999		Yes	004101538
Standard	4.04%	£3,999		Yes	004101541
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	Yes	001008925
Standard	0.48% + BoE Base Rate	£1,999		Yes	001009263

Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	Yes	004101527
Standard	4.54%	£1,999		Yes	004101530
Standard	4.29%	£3,999		Yes	004101533
5 Year Fixed					
Fee Saver	4.54%	£0	£1,000,000	Yes	004101536
Standard	4.29%	£1,999		Yes	004101539
Standard	4.04%	£3,999		Yes	004101542
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	Yes	001008926
Standard	0.54% + BoE Base Rate	£1,999		Yes	001008929

Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	Yes	004101528
Standard	4.54%	£1,999		Yes	004101531
Standard	4.29%	£3,999		Yes	004101534
5 Year Fixed					
Fee Saver	4.64%	£0	£1,000,000	Yes	004101537
Standard	4.44%	£1,999		Yes	004101540
Standard	4.19%	£3,999		Yes	004101543
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
Current BTL SVR
2 Year Fixed Rate end date
5 Year Fixed Rate end date

13.11.24
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 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	5.39%	£0	£2,000,000	£0	004101771
Standard	4.84%	£1,999		£0	004101773
5 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004101776
Standard	4.69%	£1,999		£0	004101779
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	5.49%	£0	£1,000,000	£0	004101772
Standard	4.94%	£1,999		£0	004101774
5 Year Fixed					
Fee Saver	4.99%	£0	£1,000,000	£0	004101777
Standard	4.74%	£1,999		£0	004101780
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	4.94%	£1,999		£0	004101775
5 Year Fixed					
Fee Saver	5.04%	£0	£1,000,000	£0	004101778
Standard	4.84%	£1,999		£0	004101781
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	13.11.24
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 - 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	5.39%	£0	£2,000,000	£0	Yes	004101808
Standard	4.84%	£1,999		£0	Yes	004101810
5 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004101813
Standard	4.69%	£1,999		£0	Yes	004101816
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	5.49%	£0	£1,000,000	£0	Yes	004101809
Standard	4.94%	£1,999		£0	Yes	004101811
5 Year Fixed						
Fee Saver	4.99%	£0	£1,000,000	£0	Yes	004101814
Standard	4.74%	£1,999		£0	Yes	004101817
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	4.94%	£1,999		£0	Yes	004101812
5 Year Fixed						
Fee Saver	5.04%	£0	£1,000,000	£0	Yes	004101815
Standard	4.84%	£1,999		£0	Yes	004101818
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	13.11.24
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	4.48%	£0	£5,000,000	£0	004101622
Standard	4.22%	£999	£5,000,000	£0	004101628
3 Year Fixed					
Fee Saver	4.40%	£0	£5,000,000	£0	004101634
Standard	4.17%	£999	£5,000,000	£0	004101640
5 Year Fixed					
Fee Saver	4.19%	£0	£5,000,000	£0	004101646
Standard	4.03%	£999	£5,000,000	£0	004101652
Premier Customers Only	4.00%	£1,499	£5,000,000	£0	004101658
10 Year Fixed					
Fee Saver	4.94%	£0	£5,000,000	£0	004101664
Standard	4.79%	£999	£5,000,000	£0	004101668
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	4.68%	£0	£5,000,000	£0	004101623
Standard	4.34%	£999	£5,000,000	£0	004101629
3 Year Fixed					
Fee Saver	4.57%	£0	£5,000,000	£0	004101635
Standard	4.36%	£999	£5,000,000	£0	004101641
5 Year Fixed					
Fee Saver	4.29%	£0	£5,000,000	£0	004101647
Standard	4.15%	£999	£5,000,000	£0	004101653
Premier Customers Only	4.12%	£1,499	£5,000,000	£0	004101659
10 Year Fixed					
Fee Saver	4.99%	£0	£5,000,000	£0	004101665
Standard	4.84%	£999	£5,000,000	£0	004101669
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	13.11.24
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	4.68%	£0	£3,000,000	£0	004101624
Standard	4.34%	£999	£3,000,000	£0	004101630
3 Year Fixed					
Fee Saver	4.57%	£0	£3,000,000	£0	004101636
Standard	4.36%	£999	£3,000,000	£0	004101642
5 Year Fixed					
Fee Saver	4.29%	£0	£3,000,000	£0	004101648
Standard	4.15%	£999	£3,000,000	£0	004101654
Premier Customers Only	4.12%	£1,499	£3,000,000	£0	004101660
10 Year Fixed					
Fee Saver	4.99%	£0	£3,000,000	£0	004101666
Standard	4.84%	£999	£3,000,000	£0	004101670
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	5.08%	£0	£2,000,000	£0	004101625
Standard	4.77%	£999	£2,000,000	£0	004101631
3 Year Fixed					
Fee Saver	5.02%	£0	£2,000,000	£0	004101637
Standard	4.79%	£999	£2,000,000	£0	004101643
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004101649
Standard	4.46%	£999	£2,000,000	£0	004101655
Premier Customers Only	4.43%	£1,499	£2,000,000	£0	004101661
10 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004101667
Standard	5.08%	£999	£2,000,000	£0	004101671
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	13.11.24
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	5.08%	£0	£2,000,000	£0	004101626
Standard	4.77%	£999	£2,000,000	£0	004101632
3 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004101638
Standard	4.79%	£999	£2,000,000	£0	004101644
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004101650
Standard	4.46%	£999	£2,000,000	£0	004101656
Premier Customers Only	4.43%	£1,499	£2,000,000	£0	004101662
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	5.54%	£0	£750,000	£0	004101627
Standard	5.33%	£999	£750,000	£0	004101633
3 Year Fixed					
Fee Saver	5.57%	£0	£750,000	£0	004101639
Standard	5.26%	£999	£750,000	£0	004101645
5 Year Fixed					
Fee Saver	5.00%	£0	£750,000	£0	004101651
Standard	4.85%	£999	£750,000	£0	004101657
Premier Customers Only	4.82%	£1,499	£750,000	£0	004101663
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	13.11.24
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	4.48%	£0	£5,000,000	£0	004101681
Standard	4.22%	£999	£5,000,000	£0	004101688
3 Year Fixed					
Fee Saver	4.40%	£0	£5,000,000	£0	004101694
Standard	4.17%	£999	£5,000,000	£0	004101701
5 Year Fixed					
Fee Saver	4.19%	£0	£5,000,000	£0	004101707
Standard	4.03%	£999	£5,000,000	£0	004101714
Premier Customers Only	4.00%	£1,499	£5,000,000	£0	004101720
10 Year Fixed					
Fee Saver	4.94%	£0	£5,000,000	£0	004101726
Standard	4.79%	£999	£5,000,000	£0	004101730
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	4.68%	£0	£5,000,000	£0	004101682
Standard	4.34%	£999	£5,000,000	£0	004101689
3 Year Fixed					
Fee Saver	4.57%	£0	£5,000,000	£0	004101695
Standard	4.36%	£999	£5,000,000	£0	004101702
5 Year Fixed					
Fee Saver	4.29%	£0	£5,000,000	£0	004101708
Standard	4.15%	£999	£5,000,000	£0	004101715
Premier Customers Only	4.12%	£1,499	£5,000,000	£0	004101721
10 Year Fixed					
Fee Saver	4.99%	£0	£5,000,000	£0	004101727
Standard	4.84%	£999	£5,000,000	£0	004101731
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	13.11.24
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	4.68%	£0	£3,000,000	£0	004101683
Standard	4.34%	£999	£3,000,000	£0	004101690
3 Year Fixed					
Fee Saver	4.57%	£0	£3,000,000	£0	004101696
Standard	4.36%	£999	£3,000,000	£0	004101703
5 Year Fixed					
Fee Saver	4.29%	£0	£3,000,000	£0	004101709
Standard	4.15%	£999	£3,000,000	£0	004101716
Premier Customers Only	4.12%	£1,499	£3,000,000	£0	004101722
10 Year Fixed					
Fee Saver	4.99%	£0	£3,000,000	£0	004101728
Standard	4.84%	£999	£3,000,000	£0	004101732
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	5.08%	£0	£2,000,000	£0	004101684
Standard	4.77%	£999	£2,000,000	£0	004101691
3 Year Fixed					
Fee Saver	5.02%	£0	£2,000,000	£0	004101697
Standard	4.79%	£999	£2,000,000	£0	004101704
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004101710
Standard	4.46%	£999	£2,000,000	£0	004101717
Premier Customers Only	4.43%	£1,499	£2,000,000	£0	004101723
10 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004101729
Standard	5.08%	£999	£2,000,000	£0	004101733
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	13.11.24
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	5.08%	£0	£2,000,000	£0	004101685
Standard	4.77%	£999	£2,000,000	£0	004101692
3 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004101698
Standard	4.79%	£999	£2,000,000	£0	004101705
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004101711
Standard	4.46%	£999	£2,000,000	£0	004101718
Premier Customers Only	4.43%	£1,499	£2,000,000	£0	004101724
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	5.54%	£0	£750,000	£0	004101686
Standard	5.33%	£999	£750,000	£0	004101693
3 Year Fixed					
Fee Saver	5.57%	£0	£750,000	£0	004101699
Standard	5.26%	£999	£750,000	£0	004101706
5 Year Fixed					
Fee Saver	5.00%	£0	£750,000	£0	004101712
Standard	4.85%	£999	£750,000	£0	004101719
Premier Customers Only	4.82%	£1,499	£750,000	£0	004101725
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	5.85%	£0	£570,000	£0	004101687
3 Year Fixed					
Fee Saver	5.91%	£0	£570,000	£0	004101700
5 Year Fixed					
Fee Saver	5.36%	£0	£570,000	£0	004101713
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	13.11.24
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	5.19%	£0	£2,000,000	£0	004101743
Standard	4.84%	£999	£2,000,000	£0	004101746
3 Year Fixed					
Fee Saver	4.80%	£0	£2,000,000	£0	004101749
Standard	4.57%	£999	£2,000,000	£0	004101752
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004101755
Standard	4.59%	£999	£2,000,000	£0	004101758
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004101761
10 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004101765
Standard	5.19%	£999	£2,000,000	£0	004101768
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	5.34%	£0	£2,000,000	£0	004101744
Standard	5.04%	£999	£2,000,000	£0	004101747
3 Year Fixed					
Fee Saver	4.97%	£0	£2,000,000	£0	004101750
Standard	4.76%	£999	£2,000,000	£0	004101753
5 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004101756
Standard	4.74%	£999	£2,000,000	£0	004101759
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	004101762
10 Year Fixed					
Fee Saver	5.39%	£0	£2,000,000	£0	004101766
Standard	5.24%	£999	£2,000,000	£0	004101769
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	13.11.24
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	5.34%	£0	£2,000,000	£0	004101745
Standard	5.04%	£999	£2,000,000	£0	004101748
3 Year Fixed					
Fee Saver	4.97%	£0	£2,000,000	£0	004101751
Standard	4.76%	£999	£2,000,000	£0	004101754
5 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004101757
Standard	4.74%	£999	£2,000,000	£0	004101760
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	004101764
10 Year Fixed					
Fee Saver	5.39%	£0	£2,000,000	£0	004101767
Standard	5.24%	£999	£2,000,000	£0	004101770
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	13.11.24
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 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	4.34%	£1,999		£0	004101672
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004101675
Standard	4.09%	£1,999		£0	004101678
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	4.48%	£1,999		£0	004101673
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004101676
Standard	4.09%	£1,999		£0	004101679
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	4.48%	£1,999		£0	004101674
5 Year Fixed					
Fee Saver	4.50%	£0	£1,000,000	£0	004101677
Standard	4.25%	£1,999		£0	004101680
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	13.11.24
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

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	4.34%	£1,999		£0	004101734
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004101737
Standard	4.09%	£1,999		£0	004101740
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	4.48%	£1,999		£0	004101735
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004101738
Standard	4.09%	£1,999		£0	004101741
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	4.48%	£1,999		£0	004101736
5 Year Fixed					
Fee Saver	4.50%	£0	£1,000,000	£0	004101739
Standard	4.25%	£1,999		£0	004101742
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	13.11.24
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	5.39%	£0	£2,000,000	£0	004101771
Standard	4.84%	£1,999		£0	004101773
5 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004101776
Standard	4.69%	£1,999		£0	004101779
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	5.49%	£0	£1,000,000	£0	004101772
Standard	4.94%	£1,999		£0	004101774
5 Year Fixed					
Fee Saver	4.99%	£0	£1,000,000	£0	004101777
Standard	4.74%	£1,999		£0	004101780
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	4.94%	£1,999		£0	004101775
5 Year Fixed					
Fee Saver	5.04%	£0	£1,000,000	£0	004101778
Standard	4.84%	£1,999		£0	004101781
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