

HSBC UK Mortgage Rate Sheet

Rates Effective From	28.11.24	Current BTL SVR	7.60%
Current Residential SVR	6.99%	Bank of England Base Rate	4.75%
2 Year Fixed Rate End Date	28.02.27	3 Year Fixed Rate End Date	28.02.28
5 Year Fixed Rate End Date	28.02.30	10 Year Fixed Rate End Date	28.02.35

New Business Mortgage Rate Sheet
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Rates Effective From	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	4.58%	£0	£10,000	£2,000,000	£0	004102066
Standard	4.32%	£999	£10,000	£2,000,000	£0	004102073
High Value Mortgage	4.57%	£1,999	£2,000,000.01	£5,000,000	£0	004102098
5 Year Fixed						
Fee Saver	4.29%	£0	£10,000	£2,000,000	£0	004102079
Standard	4.15%	£999	£10,000	£2,000,000	£0	004102086
High Value Mortgage	4.40%	£1,999	£2,000,000.01	£5,000,000	£0	004102101
Premier Customers Only	4.12%	£1,499	£10,000	£2,000,000	£0	004102092
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	004102067
Standard	4.49%	£999	£10,000	£2,000,000	£0	004102074
High Value Mortgage	4.74%	£1,999	£2,000,000.01	£5,000,000	£0	004102099
5 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004102080
Standard	4.25%	£999	£10,000	£2,000,000	£0	004102087
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£5,000,000	£0	004102102
Premier Customers Only	4.22%	£1,499	£10,000	£2,000,000	£0	004102093
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	4.78%	£0	£10,000	£2,000,000	£0	004102068
Standard	4.49%	£999	£10,000	£2,000,000	£0	004102075
High Value Mortgage	4.74%	£1,999	£2,000,000.01	£3,000,000	£0	004102100
5 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004102081
Standard	4.25%	£999	£10,000	£2,000,000	£0	004102088
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£3,000,000	£0	004102103
Premier Customers Only	4.22%	£1,499	£10,000	£2,000,000	£0	004102094
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	004102069
Standard	4.77%	£999	£10,000	£2,000,000	£250	004102076
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004102082
Standard	4.46%	£999	£10,000	£2,000,000	£350	004102089
Premier Customers Only	4.43%	£1,499	£10,000	£2,000,000	£0	004102095
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



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5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate 4.75%

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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	004102070
Standard	4.77%	£999	£10,000	£2,000,000	£250	004102077
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004102083
Standard	4.46%	£999	£10,000	£2,000,000	£350	004102090
Premier Customers Only	4.43%	£1,499	£10,000	£2,000,000	£0	004102096
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	004102071
Standard	5.33%	£999	£10,000	£750,000	£250	004102078
5 Year Fixed						
Fee Saver	5.00%	£0	£10,000	£750,000	£350	004102084
Standard	4.85%	£999	£10,000	£750,000	£350	004102091
Premier Customers Only	4.82%	£1,499	£10,000	£750,000	£0	004102097
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	004102072
5 Year Fixed						
Fee Saver	5.36%	£0	£10,000	£570,000	£500	004102085

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5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate 4.75%

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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	004102104
Standard	4.32%	£999	£2,000,000	£750	004102111
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£1,250	004102117
Standard	4.15%	£999	£2,000,000	£1,250	004102124
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	004102105
Standard	4.49%	£999	£2,000,000	£750	004102112
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004102118
Standard	4.25%	£999	£2,000,000	£1,250	004102125
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009394

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5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate 4.75%

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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	004102106
Standard	4.49%	£999	£2,000,000	£750	004102113
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004102119
Standard	4.25%	£999	£2,000,000	£1,250	004102126
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	004102107
Standard	4.77%	£999	£2,000,000	£1,000	004102114
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102120
Standard	4.46%	£999	£2,000,000	£1,600	004102127
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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2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28

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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	004102108
Standard	4.77%	£999	£2,000,000	£1,000	004102115
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102121
Standard	4.46%	£999	£2,000,000	£1,600	004102128
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	004102109
Standard	5.33%	£999	£750,000	£1,000	004102116
5 Year Fixed					
Fee Saver	5.00%	£0	£750,000	£1,600	004102122
Standard	4.85%	£999	£750,000	£1,600	004102129
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	004102110
5 Year Fixed					
Fee Saver	5.36%	£0	£570,000	£1,750	004102123

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2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

4.75%

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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	004102130
Standard	4.32%	£999	£10,000	£2,000,000	£0	004102137
High Value Mortgage	4.57%	£1,999	£2,000,000.01	£5,000,000	£0	004102180
5 Year Fixed						
Fee Saver	4.29%	£0	£10,000	£2,000,000	£0	004102143
Standard	4.15%	£999	£10,000	£2,000,000	£0	004102150
High Value Mortgage	4.40%	£1,999	£2,000,000.01	£5,000,000	£0	004102183
Premier Customers Only	4.12%	£1,499	£10,000	£2,000,000	£0	004102156
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	004102131
Standard	4.49%	£999	£10,000	£2,000,000	£0	004102138
High Value Mortgage	4.74%	£1,999	£2,000,000.01	£5,000,000	£0	004102181
5 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004102144
Standard	4.25%	£999	£10,000	£2,000,000	£0	004102151
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£5,000,000	£0	004102184
Premier Customers Only	4.22%	£1,499	£10,000	£2,000,000	£0	004102157
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009444
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009438

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

28.11.24
6.99%
28.02.27
28.02.30

Bank of England Base Rate

4.75%

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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	004102132
Standard	4.49%	£999	£10,000	£2,000,000	£0	004102139
High Value Mortgage	4.74%	£1,999	£2,000,000.01	£3,000,000	£0	004102182
5 Year Fixed						
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	004102145
Standard	4.25%	£999	£10,000	£2,000,000	£0	004102152
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£3,000,000	£0	004102185
Premier Customers Only	4.22%	£1,499	£10,000	£2,000,000	£0	004102158
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	004102133
Standard	4.77%	£999	£10,000	£2,000,000	£250	004102140
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004102146
Standard	4.46%	£999	£10,000	£2,000,000	£350	004102153
Premier Customers Only	4.43%	£1,499	£10,000	£2,000,000	£0	004102159
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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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	004102134
Standard	4.77%	£999	£10,000	£2,000,000	£250	004102141
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004102147
Standard	4.46%	£999	£10,000	£2,000,000	£350	004102154
Premier Customers Only	4.43%	£1,499	£10,000	£2,000,000	£0	004102160
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	004102135
Standard	5.33%	£999	£10,000	£750,000	£250	004102142
5 Year Fixed						
Fee Saver	5.00%	£0	£10,000	£750,000	£350	004102148
Standard	4.85%	£999	£10,000	£750,000	£350	004102155
Premier Customers Only	4.82%	£1,499	£10,000	£750,000	£0	004102161
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	004102136
5 Year Fixed						
Fee Saver	5.36%	£0	£10,000	£570,000	£350	004102149

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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	004102186
Standard	4.32%	£999	£2,000,000	£750	004102193
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£1,250	004102200
Standard	4.15%	£999	£2,000,000	£1,250	004102207
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	004102187
Standard	4.49%	£999	£2,000,000	£750	004102194
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004102201
Standard	4.25%	£999	£2,000,000	£1,250	004102208
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	004102188
Standard	4.49%	£999	£2,000,000	£750	004102195
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004102202
Standard	4.25%	£999	£2,000,000	£1,250	004102209
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	004102189
Standard	4.77%	£999	£2,000,000	£1,000	004102196
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102203
Standard	4.46%	£999	£2,000,000	£1,600	004102210
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

4.75%

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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	004102190
Standard	4.77%	£999	£2,000,000	£1,000	004102198
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102204
Standard	4.46%	£999	£2,000,000	£1,600	004102211
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	004102191
Standard	5.33%	£999	£750,000	£1,000	004102199
5 Year Fixed					
Fee Saver	5.00%	£0	£750,000	£1,600	004102205
Standard	4.85%	£999	£750,000	£1,600	004102212
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	004102192
5 Year Fixed					
Fee Saver	5.36%	£0	£570,000	£1,600	004102206

Rates Effective From	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	4.79%	£0	£10,000	£2,000,000	£0	Yes	004102213
Standard	4.44%	£999	£10,000	£2,000,000	£0	Yes	004102218
Fee Saver Cashback	4.79%	£0	£10,000	£2,000,000	£300	No	004102260
Standard Cashback	4.44%	£999	£10,000	£2,000,000	£300	No	004102266
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004102332
5 Year Fixed							
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	Yes	004102224
Standard	4.19%	£999	£10,000	£2,000,000	£0	Yes	004102230
Premier Customers Only	4.16%	£1,499	£10,000	£2,000,000	£0	Yes	004102236
Fee Saver Cashback	4.39%	£0	£10,000	£2,000,000	£300	No	004102272
Standard Cashback	4.19%	£999	£10,000	£2,000,000	£300	No	004102278
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004102335
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	004102214
Standard	4.64%	£999	£10,000	£2,000,000	£0	Yes	004102219
Fee Saver Cashback	4.94%	£0	£10,000	£2,000,000	£300	No	004102261
Standard Cashback	4.64%	£999	£10,000	£2,000,000	£300	No	004102267
High Value Mortgage	4.89%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004102333
5 Year Fixed							
Fee Saver	4.49%	£0	£10,000	£2,000,000	£0	Yes	004102225
Standard	4.34%	£999	£10,000	£2,000,000	£0	Yes	004102231
Premier Customers Only	4.31%	£1,499	£10,000	£2,000,000	£0	Yes	004102237
Fee Saver Cashback	4.49%	£0	£10,000	£2,000,000	£300	No	004102273
Standard Cashback	4.34%	£999	£10,000	£2,000,000	£300	No	004102279
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004102336
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	4.94%	£0	£10,000	£2,000,000	£0	Yes	004102215
Standard	4.64%	£999	£10,000	£2,000,000	£0	Yes	004102220
Fee Saver Cashback	4.94%	£0	£10,000	£2,000,000	£300	No	004102262
Standard Cashback	4.64%	£999	£10,000	£2,000,000	£300	No	004102268
High Value Mortgage	4.89%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004102334
5 Year Fixed							
Fee Saver	4.49%	£0	£10,000	£2,000,000	£0	Yes	004102226
Standard	4.34%	£999	£10,000	£2,000,000	£0	Yes	004102232
Premier Customers Only	4.31%	£1,499	£10,000	£2,000,000	£0	Yes	004102238
Fee Saver Cashback	4.49%	£0	£10,000	£2,000,000	£300	No	004102274
Standard Cashback	4.34%	£999	£10,000	£2,000,000	£300	No	004102280
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004102337
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	004102197
Standard	5.10%	£999	£10,000	£2,000,000	£0	Yes	004102221
Fee Saver Cashback	5.54%	£0	£10,000	£2,000,000	£300	No	004102263
Standard Cashback	5.10%	£999	£10,000	£2,000,000	£300	No	004102269
5 Year Fixed							
Fee Saver	4.89%	£0	£10,000	£2,000,000	£0	Yes	004102227
Standard	4.69%	£999	£10,000	£2,000,000	£0	Yes	004102233
Premier Customers Only	4.66%	£1,499	£10,000	£2,000,000	£0	Yes	004102239
Fee Saver Cashback	4.89%	£0	£10,000	£2,000,000	£300	No	004102275
Standard Cashback	4.69%	£999	£10,000	£2,000,000	£300	No	004102281
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	5.59%	£0	£10,000	£2,000,000	£0	Yes	004102216
Standard	5.24%	£999	£10,000	£2,000,000	£0	Yes	004102222
Fee Saver Cashback	5.59%	£0	£10,000	£2,000,000	£300	No	004102264
Standard Cashback	5.24%	£999	£10,000	£2,000,000	£300	No	004102270
5 Year Fixed							
Fee Saver	4.99%	£0	£10,000	£2,000,000	£0	Yes	004102228
Standard	4.77%	£999	£10,000	£2,000,000	£0	Yes	004102234
Premier Customers Only	4.74%	£1,499	£10,000	£2,000,000	£0	Yes	004102240
Fee Saver Cashback	4.99%	£0	£10,000	£2,000,000	£300	No	004102276
Standard Cashback	4.77%	£999	£10,000	£2,000,000	£300	No	004102282
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	004102217
Standard	5.50%	£999	£10,000	£750,000	£0	Yes	004102223
Fee Saver Cashback	5.95%	£0	£10,000	£750,000	£300	No	004102265
Standard Cashback	5.50%	£999	£10,000	£750,000	£300	No	004102271
5 Year Fixed							
Fee Saver	5.24%	£0	£10,000	£750,000	£0	Yes	004102229
Standard	5.09%	£999	£10,000	£750,000	£0	Yes	004102235
Premier Customers Only	5.06%	£1,499	£10,000	£750,000	£0	Yes	004102241
Fee Saver Cashback	5.24%	£0	£10,000	£750,000	£300	No	004102277
Standard Cashback	5.09%	£999	£10,000	£750,000	£300	No	004102283
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	4.79%	£0	£2,000,000	£750	Yes	004102284
Standard	4.44%	£999	£2,000,000	£750	Yes	004102290
Fee Saver Cashback	4.79%	£0	£2,000,000	£1,050	No	004102308
Standard Cashback	4.44%	£999	£2,000,000	£1,050	No	004102314
5 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£1,250	Yes	004102296
Standard	4.19%	£999	£2,000,000	£1,250	Yes	004102302
Fee Saver Cashback	4.39%	£0	£2,000,000	£1,550	No	004102320
Standard Cashback	4.19%	£999	£2,000,000	£1,550	No	004102326
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	004102285
Standard	4.64%	£999	£2,000,000	£750	Yes	004102291
Fee Saver Cashback	4.94%	£0	£2,000,000	£1,050	No	004102309
Standard Cashback	4.64%	£999	£2,000,000	£1,050	No	004102315
5 Year Fixed						
Fee Saver	4.49%	£0	£2,000,000	£1,250	Yes	004102297
Standard	4.34%	£999	£2,000,000	£1,250	Yes	004102303
Fee Saver Cashback	4.49%	£0	£2,000,000	£1,550	No	004102321
Standard Cashback	4.34%	£999	£2,000,000	£1,550	No	004102327
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	4.94%	£0	£2,000,000	£750	Yes	004102286
Standard	4.64%	£999	£2,000,000	£750	Yes	004102292
Fee Saver Cashback	4.94%	£0	£2,000,000	£1,050	No	004102310
Standard Cashback	4.64%	£999	£2,000,000	£1,050	No	004102316
5 Year Fixed						
Fee Saver	4.49%	£0	£2,000,000	£1,250	Yes	004102298
Standard	4.34%	£999	£2,000,000	£1,250	Yes	004102304
Fee Saver Cashback	4.49%	£0	£2,000,000	£1,550	No	004102322
Standard Cashback	4.34%	£999	£2,000,000	£1,550	No	004102328
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	004102287
Standard	5.10%	£999	£2,000,000	£750	Yes	004102293
Fee Saver Cashback	5.54%	£0	£2,000,000	£1,050	No	004102311
Standard Cashback	5.10%	£999	£2,000,000	£1,050	No	004102317
5 Year Fixed						
Fee Saver	4.89%	£0	£2,000,000	£1,250	Yes	004102299
Standard	4.69%	£999	£2,000,000	£1,250	Yes	004102305
Fee Saver Cashback	4.89%	£0	£2,000,000	£1,550	No	004102323
Standard Cashback	4.69%	£999	£2,000,000	£1,550	No	004102329
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	5.59%	£0	£2,000,000	£750	Yes	004102288
Standard	5.24%	£999	£2,000,000	£750	Yes	004102294
Fee Saver Cashback	5.59%	£0	£2,000,000	£1,050	No	004102312
Standard Cashback	5.24%	£999	£2,000,000	£1,050	No	004102318
5 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£1,250	Yes	004102300
Standard	4.77%	£999	£2,000,000	£1,250	Yes	004102306
Fee Saver Cashback	4.99%	£0	£2,000,000	£1,550	No	004102324
Standard Cashback	4.77%	£999	£2,000,000	£1,550	No	004102330
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	004102289
Standard	5.50%	£999	£750,000	£750	Yes	004102295
Fee Saver Cashback	5.95%	£0	£750,000	£1,050	No	004102313
Standard Cashback	5.50%	£999	£750,000	£1,050	No	004102319
5 Year Fixed						
Fee Saver	5.24%	£0	£750,000	£1,250	Yes	004102301
Standard	5.09%	£999	£750,000	£1,250	Yes	004102307
Fee Saver Cashback	5.24%	£0	£750,000	£1,550	No	004102325
Standard Cashback	5.09%	£999	£750,000	£1,550	No	004102331
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102465
Standard	4.84%	£999	£2,000,000	£0	004102468
3 Year Fixed					
Fee Saver	4.80%	£0	£2,000,000	£0	004102471
Standard	4.57%	£999	£2,000,000	£0	004102474
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004102477
Standard	4.59%	£999	£2,000,000	£0	004102480
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004102483
10 Year Fixed					
Fee Saver	5.34%	£0	£2,000,000	£0	004102486
Standard	5.19%	£999	£2,000,000	£0	004102489
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	004102466
Standard	5.04%	£999	£2,000,000	£0	004102469
3 Year Fixed					
Fee Saver	4.97%	£0	£2,000,000	£0	004102472
Standard	4.76%	£999	£2,000,000	£0	004102475
5 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004102478
Standard	4.74%	£999	£2,000,000	£0	004102481
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	004102484
10 Year Fixed					
Fee Saver	5.39%	£0	£2,000,000	£0	004102487
Standard	5.24%	£999	£2,000,000	£0	004102490
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102467
Standard	5.04%	£999	£2,000,000	£0	004102470
3 Year Fixed					
Fee Saver	4.97%	£0	£2,000,000	£0	004102473
Standard	4.76%	£999	£2,000,000	£0	004102476
5 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004102479
Standard	4.74%	£999	£2,000,000	£0	004102482
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	004102485
10 Year Fixed					
Fee Saver	5.39%	£0	£2,000,000	£0	004102488
Standard	5.24%	£999	£2,000,000	£0	004102491
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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

4.75%
28.02.28
28.02.35

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	004102504
Standard	4.84%	£999	£2,000,000	£0	Yes	004102507
3 Year Fixed						
Fee Saver	4.80%	£0	£2,000,000	£0	Yes	004102510
Standard	4.57%	£999	£2,000,000	£0	Yes	004102513
5 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£0	Yes	004102516
Standard	4.59%	£999	£2,000,000	£0	Yes	004102519
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	Yes	004102522
10 Year Fixed						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004102525
Standard	5.19%	£999	£2,000,000	£0	Yes	004102528
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	004102505
Standard	5.04%	£999	£2,000,000	£0	Yes	004102508
3 Year Fixed						
Fee Saver	4.97%	£0	£2,000,000	£0	Yes	004102511
Standard	4.76%	£999	£2,000,000	£0	Yes	004102514
5 Year Fixed						
Fee Saver	4.89%	£0	£2,000,000	£0	Yes	004102517
Standard	4.74%	£999	£2,000,000	£0	Yes	004102520
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	Yes	004102523
10 Year Fixed						
Fee Saver	5.39%	£0	£2,000,000	£0	Yes	004102526
Standard	5.24%	£999	£2,000,000	£0	Yes	004102529
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102506
Standard	5.04%	£999	£2,000,000	£0	Yes	004102509
3 Year Fixed						
Fee Saver	4.97%	£0	£2,000,000	£0	Yes	004102512
Standard	4.76%	£999	£2,000,000	£0	Yes	004102515
5 Year Fixed						
Fee Saver	4.89%	£0	£2,000,000	£0	Yes	004102518
Standard	4.74%	£999	£2,000,000	£0	Yes	004102521
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	Yes	004102524
10 Year Fixed						
Fee Saver	5.39%	£0	£2,000,000	£0	Yes	004102527
Standard	5.24%	£999	£2,000,000	£0	Yes	004102530
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	28.11.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	004102162
Standard	4.34%	£1,999		£0	004102165
Standard	4.09%	£3,999		£0	004102168
5 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004102171
Standard	4.29%	£1,999		£0	004102174
Standard	4.04%	£3,999		£0	004102177
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	004102163
Standard	4.48%	£1,999		£0	004102166
Standard	4.23%	£3,999		£0	004102169
5 Year Fixed					
Fee Saver	4.59%	£0	£1,000,000	£0	004102172
Standard	4.34%	£1,999		£0	004102175
Standard	4.09%	£3,999		£0	004102178
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	004102164
Standard	4.48%	£1,999		£0	004102167
Standard	4.23%	£3,999		£0	004102170
5 Year Fixed					
Fee Saver	4.59%	£0	£1,000,000	£0	004102173
Standard	4.34%	£1,999		£0	004102176
Standard	4.09%	£3,999		£0	004102179
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	28.11.24
Current BTLSVR	7.60%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	004102242
Standard	4.44%	£1,999		Yes	004102245
Standard	4.19%	£3,999		Yes	004102248
5 Year Fixed					
Fee Saver	4.54%	£0	£2,000,000	Yes	004102251
Standard	4.29%	£1,999		Yes	004102254
Standard	4.04%	£3,999		Yes	004102257
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	004102243
Standard	4.54%	£1,999		Yes	004102246
Standard	4.29%	£3,999		Yes	004102249
5 Year Fixed					
Fee Saver	4.54%	£0	£1,000,000	Yes	004102252
Standard	4.29%	£1,999		Yes	004102255
Standard	4.04%	£3,999		Yes	004102258
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	004102244
Standard	4.54%	£1,999		Yes	004102247
Standard	4.29%	£3,999		Yes	004102250
5 Year Fixed					
Fee Saver	4.64%	£0	£1,000,000	Yes	004102253
Standard	4.44%	£1,999		Yes	004102256
Standard	4.19%	£3,999		Yes	004102259
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	28.11.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	004102492
Standard	4.84%	£1,999		£0	004102495
5 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102498
Standard	4.69%	£1,999		£0	004102501
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	004102493
Standard	4.94%	£1,999		£0	004102496
5 Year Fixed					
Fee Saver	4.99%	£0	£1,000,000	£0	004102499
Standard	4.74%	£1,999		£0	004102502
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	004102494
Standard	4.94%	£1,999		£0	004102497
5 Year Fixed					
Fee Saver	5.04%	£0	£1,000,000	£0	004102500
Standard	4.84%	£1,999		£0	004102503
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	28.11.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	004102531
Standard	4.84%	£1,999		£0	Yes	004102534
5 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004102537
Standard	4.69%	£1,999		£0	Yes	004102540
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	004102532
Standard	4.94%	£1,999		£0	Yes	004102535
5 Year Fixed						
Fee Saver	4.99%	£0	£1,000,000	£0	Yes	004102538
Standard	4.74%	£1,999		£0	Yes	004102541
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	004102533
Standard	4.94%	£1,999		£0	Yes	004102536
5 Year Fixed						
Fee Saver	5.04%	£0	£1,000,000	£0	Yes	004102539
Standard	4.84%	£1,999		£0	Yes	004102542
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102338
Standard	4.22%	£999	£5,000,000	£0	004102344
3 Year Fixed					
Fee Saver	4.40%	£0	£5,000,000	£0	004102350
Standard	4.17%	£999	£5,000,000	£0	004102356
5 Year Fixed					
Fee Saver	4.19%	£0	£5,000,000	£0	004102362
Standard	4.03%	£999	£5,000,000	£0	004102368
Premier Customers Only	4.00%	£1,499	£5,000,000	£0	004102374
10 Year Fixed					
Fee Saver	4.94%	£0	£5,000,000	£0	004102380
Standard	4.79%	£999	£5,000,000	£0	004102384
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	004102339
Standard	4.34%	£999	£5,000,000	£0	004102345
3 Year Fixed					
Fee Saver	4.57%	£0	£5,000,000	£0	004102351
Standard	4.36%	£999	£5,000,000	£0	004102357
5 Year Fixed					
Fee Saver	4.29%	£0	£5,000,000	£0	004102363
Standard	4.15%	£999	£5,000,000	£0	004102369
Premier Customers Only	4.12%	£1,499	£5,000,000	£0	004102375
10 Year Fixed					
Fee Saver	4.99%	£0	£5,000,000	£0	004102381
Standard	4.84%	£999	£5,000,000	£0	004102385
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102340
Standard	4.34%	£999	£3,000,000	£0	004102346
3 Year Fixed					
Fee Saver	4.57%	£0	£3,000,000	£0	004102352
Standard	4.36%	£999	£3,000,000	£0	004102358
5 Year Fixed					
Fee Saver	4.29%	£0	£3,000,000	£0	004102364
Standard	4.15%	£999	£3,000,000	£0	004102370
Premier Customers Only	4.12%	£1,499	£3,000,000	£0	004102376
10 Year Fixed					
Fee Saver	4.99%	£0	£3,000,000	£0	004102382
Standard	4.84%	£999	£3,000,000	£0	004102386
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	004102341
Standard	4.77%	£999	£2,000,000	£0	004102347
3 Year Fixed					
Fee Saver	5.02%	£0	£2,000,000	£0	004102353
Standard	4.79%	£999	£2,000,000	£0	004102359
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004102365
Standard	4.46%	£999	£2,000,000	£0	004102371
Premier Customers Only	4.43%	£1,499	£2,000,000	£0	004102377
10 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004102383
Standard	5.08%	£999	£2,000,000	£0	004102387
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28

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	004102342
Standard	4.77%	£999	£2,000,000	£0	004102348
3 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004102354
Standard	4.79%	£999	£2,000,000	£0	004102360
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004102366
Standard	4.46%	£999	£2,000,000	£0	004102372
Premier Customers Only	4.43%	£1,499	£2,000,000	£0	004102378
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	004102343
Standard	5.33%	£999	£750,000	£0	004102349
3 Year Fixed					
Fee Saver	5.57%	£0	£750,000	£0	004102355
Standard	5.26%	£999	£750,000	£0	004102361
5 Year Fixed					
Fee Saver	5.00%	£0	£750,000	£0	004102367
Standard	4.85%	£999	£750,000	£0	004102373
Premier Customers Only	4.82%	£1,499	£750,000	£0	004102379
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102400
Standard	4.22%	£999	£5,000,000	£0	004102407
3 Year Fixed					
Fee Saver	4.40%	£0	£5,000,000	£0	004102413
Standard	4.17%	£999	£5,000,000	£0	004102420
5 Year Fixed					
Fee Saver	4.19%	£0	£5,000,000	£0	004102426
Standard	4.03%	£999	£5,000,000	£0	004102433
Premier Customers Only	4.00%	£1,499	£5,000,000	£0	004102439
10 Year Fixed					
Fee Saver	4.94%	£0	£5,000,000	£0	004102445
Standard	4.79%	£999	£5,000,000	£0	004102449
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	004102401
Standard	4.34%	£999	£5,000,000	£0	004102408
3 Year Fixed					
Fee Saver	4.57%	£0	£5,000,000	£0	004102414
Standard	4.36%	£999	£5,000,000	£0	004102421
5 Year Fixed					
Fee Saver	4.29%	£0	£5,000,000	£0	004102427
Standard	4.15%	£999	£5,000,000	£0	004102434
Premier Customers Only	4.12%	£1,499	£5,000,000	£0	004102440
10 Year Fixed					
Fee Saver	4.99%	£0	£5,000,000	£0	004102446
Standard	4.84%	£999	£5,000,000	£0	004102450
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102402
Standard	4.34%	£999	£3,000,000	£0	004102409
3 Year Fixed					
Fee Saver	4.57%	£0	£3,000,000	£0	004102415
Standard	4.36%	£999	£3,000,000	£0	004102422
5 Year Fixed					
Fee Saver	4.29%	£0	£3,000,000	£0	004102428
Standard	4.15%	£999	£3,000,000	£0	004102435
Premier Customers Only	4.12%	£1,499	£3,000,000	£0	004102441
10 Year Fixed					
Fee Saver	4.99%	£0	£3,000,000	£0	004102447
Standard	4.84%	£999	£3,000,000	£0	004102451
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	004102403
Standard	4.77%	£999	£2,000,000	£0	004102410
3 Year Fixed					
Fee Saver	5.02%	£0	£2,000,000	£0	004102416
Standard	4.79%	£999	£2,000,000	£0	004102423
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004102429
Standard	4.46%	£999	£2,000,000	£0	004102436
Premier Customers Only	4.43%	£1,499	£2,000,000	£0	004102442
10 Year Fixed					
Fee Saver	5.29%	£0	£2,000,000	£0	004102448
Standard	5.08%	£999	£2,000,000	£0	004102452
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28

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	004102404
Standard	4.77%	£999	£2,000,000	£0	004102411
3 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004102417
Standard	4.79%	£999	£2,000,000	£0	004102424
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004102430
Standard	4.46%	£999	£2,000,000	£0	004102437
Premier Customers Only	4.43%	£1,499	£2,000,000	£0	004102443
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	004102405
Standard	5.33%	£999	£750,000	£0	004102412
3 Year Fixed					
Fee Saver	5.57%	£0	£750,000	£0	004102418
Standard	5.26%	£999	£750,000	£0	004102425
5 Year Fixed					
Fee Saver	5.00%	£0	£750,000	£0	004102431
Standard	4.85%	£999	£750,000	£0	004102438
Premier Customers Only	4.82%	£1,499	£750,000	£0	004102444
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	004102406
3 Year Fixed					
Fee Saver	5.91%	£0	£570,000	£0	004102419
5 Year Fixed					
Fee Saver	5.36%	£0	£570,000	£0	004102432
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102465
Standard	4.84%	£999	£2,000,000	£0	004102468
3 Year Fixed					
Fee Saver	4.80%	£0	£2,000,000	£0	004102471
Standard	4.57%	£999	£2,000,000	£0	004102474
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004102477
Standard	4.59%	£999	£2,000,000	£0	004102480
Premier Customers Only	4.56%	£1,499	£2,000,000	£0	004102483
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	004102466
Standard	5.04%	£999	£2,000,000	£0	004102469
3 Year Fixed					
Fee Saver	4.97%	£0	£2,000,000	£0	004102472
Standard	4.76%	£999	£2,000,000	£0	004102475
5 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004102478
Standard	4.74%	£999	£2,000,000	£0	004102481
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	004102484
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	28.11.24
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	28.02.28
10 Year Fixed Rate end date	28.02.35

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	004102467
Standard	5.04%	£999	£2,000,000	£0	004102470
3 Year Fixed					
Fee Saver	4.97%	£0	£2,000,000	£0	004102473
Standard	4.76%	£999	£2,000,000	£0	004102476
5 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004102479
Standard	4.74%	£999	£2,000,000	£0	004102482
Premier Customers Only	4.71%	£1,499	£2,000,000	£0	004102485
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	28.11.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	004102388
Standard	4.34%	£1,999		£0	004102391
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004102394
Standard	4.09%	£1,999		£0	004102397
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	004102389
Standard	4.48%	£1,999		£0	004102392
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004102395
Standard	4.09%	£1,999		£0	004102398
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	004102390
Standard	4.48%	£1,999		£0	004102393
5 Year Fixed					
Fee Saver	4.50%	£0	£1,000,000	£0	004102396
Standard	4.25%	£1,999		£0	004102399
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	28.11.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	004102453
Standard	4.34%	£1,999		£0	004102456
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004102459
Standard	4.09%	£1,999		£0	004102462
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	004102454
Standard	4.48%	£1,999		£0	004102457
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£0	004102460
Standard	4.09%	£1,999		£0	004102463
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	004102455
Standard	4.48%	£1,999		£0	004102458
5 Year Fixed					
Fee Saver	4.50%	£0	£1,000,000	£0	004102461
Standard	4.25%	£1,999		£0	004102464
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	28.11.24
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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	004102492
Standard	4.84%	£1,999		£0	004102495
5 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102498
Standard	4.69%	£1,999		£0	004102501
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	004102493
Standard	4.94%	£1,999		£0	004102496
5 Year Fixed					
Fee Saver	4.99%	£0	£1,000,000	£0	004102499
Standard	4.74%	£1,999		£0	004102502
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	004102494
Standard	4.94%	£1,999		£0	004102497
5 Year Fixed					
Fee Saver	5.04%	£0	£1,000,000	£0	004102500
Standard	4.84%	£1,999		£0	004102503
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