

# HSBC UK Mortgage Rate Sheet

Rates Effective From	<b>03.12.24</b>	Current BTL SVR	<b>7.60%</b>
Current Residential SVR	<b>6.99%</b>	Bank of England Base Rate	<b>4.75%</b>
2 Year Fixed Rate End Date	<b>28.02.27</b>	3 Year Fixed Rate End Date	<b>28.02.28</b>
5 Year Fixed Rate End Date	<b>28.02.30</b>	10 Year Fixed Rate End Date	<b>28.02.35</b>

New Business Mortgage Rate Sheet
<a href="#">First Time Buyer Rate Sheet</a> <a href="#">First Time Buyer Energy Efficient Homes Rate Sheet</a> <a href="#">Home Mover Rate Sheet</a> <a href="#">Home Mover Energy Efficient Homes Rate Sheet</a> <a href="#">Remortgage Rate Sheet</a> <a href="#">Remortgage Energy Efficient Homes Rate Sheet</a> <a href="#">International Residential Purchase Rate Sheet</a> <a href="#">International Residential Remortgage Rate Sheet</a> <a href="#">Purchase BTL Rate Sheet</a> <a href="#">Remortgage BTL Rate Sheet</a> <a href="#">Purchase International BTL Rate Sheet</a> <a href="#">Remortgage International BTL Rate Sheet</a>
Existing Mortgage Customer Rate Sheet
<a href="#">Existing Mortgage Customer Borrowing More Rate Sheet</a> <a href="#">Existing Mortgage Customer Switching Rate Sheet</a> <a href="#">International Existing Customer Switching Residential Rate Sheet</a> <a href="#">Existing BTL Mortgage Customer Borrowing More Rate Sheet</a> <a href="#">Existing BTL Mortgage Customer Switching Rate Sheet</a> <a href="#">International Existing Customer Switching BTL Rate Sheet</a>

Rates Effective From	<b>03.12.24</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>28.02.27</b>
5 Year Fixed Rate end date	<b>28.02.30</b>

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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009447
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009435

Rates Effective From	03.12.24
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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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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	4.99%	£0	£10,000	£2,000,000	£250	004102783
Standard	4.69%	£999	£10,000	£2,000,000	£250	004102787
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009163

Rates Effective From	03.12.24
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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 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
<b>2 Year Fixed</b>						
Fee Saver	4.99%	£0	£10,000	£2,000,000	£250	004102784
Standard	4.69%	£999	£10,000	£2,000,000	£250	004102788
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.44%	£0	£10,000	£750,000	£250	004102785
Standard	5.14%	£999	£10,000	£750,000	£250	004102789
<b>5 Year Fixed</b>						
Fee Saver	4.89%	£0	£10,000	£750,000	£350	004102790
Standard	4.74%	£999	£10,000	£750,000	£350	004102792
Premier Customers Only	4.71%	£1,499	£10,000	£750,000	£0	004102793
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.64%	£0	£10,000	£570,000	£500	004102786
<b>5 Year Fixed</b>						
Fee Saver	5.24%	£0	£10,000	£570,000	£500	004102791

Rates Effective From	03.12.24
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					
<b>Maximum 60% LTV - First Time Buyer EEH Residential Range</b>					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.58%	£0	£2,000,000	£750	004102104
Standard	4.32%	£999	£2,000,000	£750	004102111
<b>5 Year Fixed</b>					
Fee Saver	4.29%	£0	£2,000,000	£1,250	004102117
Standard	4.15%	£999	£2,000,000	£1,250	004102124
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£750	001009393

<b>Maximum 70% LTV - First Time Buyer EEH Residential Range</b>					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.78%	£0	£2,000,000	£750	004102105
Standard	4.49%	£999	£2,000,000	£750	004102112
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004102118
Standard	4.25%	£999	£2,000,000	£1,250	004102125
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009394

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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 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
<b>2 Year Fixed</b>					
Fee Saver	4.78%	£0	£2,000,000	£750	004102106
Standard	4.49%	£999	£2,000,000	£750	004102113
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004102119
Standard	4.25%	£999	£2,000,000	£1,250	004102126
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£1,000	004102794
Standard	4.69%	£999	£2,000,000	£1,000	004102798
<b>5 Year Fixed</b>					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102120
Standard	4.46%	£999	£2,000,000	£1,600	004102127
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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%

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

### Maximum 85% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£1,000	004102795
Standard	4.69%	£999	£2,000,000	£1,000	004102799
<b>5 Year Fixed</b>					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102121
Standard	4.46%	£999	£2,000,000	£1,600	004102128
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£1,000	004102796
Standard	5.14%	£999	£750,000	£1,000	004102800
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£750,000	£1,600	004102801
Standard	4.74%	£999	£750,000	£1,600	004102803
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.64%	£0	£570,000	£1,250	004102797
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£570,000	£1,750	004102802

Rates Effective From	<b>03.12.24</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>28.02.27</b>
5 Year Fixed Rate end date	<b>28.02.30</b>

Bank of England Base Rate

**4.75%**

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

### Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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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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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Please note that all customers are entitled to a free standard valuation  
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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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	4.99%	£0	£10,000	£2,000,000	£250	004102804
Standard	4.69%	£999	£10,000	£2,000,000	£250	004102808
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009169

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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 - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.99%	£0	£10,000	£2,000,000	£250	004102805
Standard	4.69%	£999	£10,000	£2,000,000	£250	004102809
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.44%	£0	£10,000	£750,000	£250	004102806
Standard	5.14%	£999	£10,000	£750,000	£250	004102810
<b>5 Year Fixed</b>						
Fee Saver	4.89%	£0	£10,000	£750,000	£350	004102811
Standard	4.74%	£999	£10,000	£750,000	£350	004102813
Premier Customers Only	4.71%	£1,499	£10,000	£750,000	£0	004102814
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.64%	£0	£10,000	£570,000	£250	004102807
<b>5 Year Fixed</b>						
Fee Saver	5.24%	£0	£10,000	£570,000	£350	004102812

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5 Year Fixed Rate end date	28.02.30

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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
<b>2 Year Fixed</b>					
Fee Saver	4.58%	£0	£2,000,000	£750	004102186
Standard	4.32%	£999	£2,000,000	£750	004102193
<b>5 Year Fixed</b>					
Fee Saver	4.29%	£0	£2,000,000	£1,250	004102200
Standard	4.15%	£999	£2,000,000	£1,250	004102207
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.78%	£0	£2,000,000	£750	004102187
Standard	4.49%	£999	£2,000,000	£750	004102194
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004102201
Standard	4.25%	£999	£2,000,000	£1,250	004102208
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009400

Rates Effective From	03.12.24
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 - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.78%	£0	£2,000,000	£750	004102188
Standard	4.49%	£999	£2,000,000	£750	004102195
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£1,250	004102202
Standard	4.25%	£999	£2,000,000	£1,250	004102209
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£1,000	004102815
Standard	4.69%	£999	£2,000,000	£1,000	004102819
<b>5 Year Fixed</b>					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102203
Standard	4.46%	£999	£2,000,000	£1,600	004102210
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£750	001009402

Rates Effective From	03.12.24
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 - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£1,000	004102816
Standard	4.69%	£999	£2,000,000	£1,000	004102820
<b>5 Year Fixed</b>					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102204
Standard	4.46%	£999	£2,000,000	£1,600	004102211
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£1,000	004102817
Standard	5.14%	£999	£750,000	£1,000	004102821
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£750,000	£1,600	004102822
Standard	4.74%	£999	£750,000	£1,600	004102824
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.64%	£0	£570,000	£1,000	004102818
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£570,000	£1,600	004102823

Rates Effective From	<b>03.12.24</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>28.02.27</b>
5 Year Fixed Rate end date	<b>28.02.30</b>

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
<b>2 Year Fixed</b>							
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
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
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
<b>2 Year Fixed</b>							
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
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009450
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009441

Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>							
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
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
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
<b>2 Year Fixed</b>							
Fee Saver	5.45%	£0	£10,000	£2,000,000	£0	Yes	004102825
Standard	4.99%	£999	£10,000	£2,000,000	£0	Yes	004102828
Fee Saver Cashback	5.45%	£0	£10,000	£2,000,000	£300	No	004102831
Standard Cashback	4.99%	£999	£10,000	£2,000,000	£300	No	004102834
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.49% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009175

Rates Effective From	03.12.24
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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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
<b>2 Year Fixed</b>							
Fee Saver	5.49%	£0	£10,000	£2,000,000	£0	Yes	004102826
Standard	5.11%	£999	£10,000	£2,000,000	£0	Yes	004102829
Fee Saver Cashback	5.49%	£0	£10,000	£2,000,000	£300	No	004102832
Standard Cashback	5.11%	£999	£10,000	£2,000,000	£300	No	004102835
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
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
<b>2 Year Fixed</b>							
Fee Saver	5.90%	£0	£10,000	£750,000	£0	Yes	004102827
Standard	5.43%	£999	£10,000	£750,000	£0	Yes	004102830
Fee Saver Cashback	5.90%	£0	£10,000	£750,000	£300	No	004102833
Standard Cashback	5.43%	£999	£10,000	£750,000	£300	No	004102836
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.94% + BoE Base Rate	£999	£10,000	£750,000	£0	Yes	001009177



Rates Effective From	<b>03.12.24</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>28.02.27</b>
5 Year Fixed Rate end date	<b>28.02.30</b>

Bank of England Base Rate

**4.75%**

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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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009406

Rates Effective From	<b>03.12.24</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>28.02.27</b>
5 Year Fixed Rate end date	<b>28.02.30</b>

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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.45%	£0	£2,000,000	£750	Yes	004102837
Standard	4.99%	£999	£2,000,000	£750	Yes	004102840
Fee Saver Cashback	5.45%	£0	£2,000,000	£1,050	No	004102843
Standard Cashback	4.99%	£999	£2,000,000	£1,050	No	004102846
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009408

Rates Effective From	<b>03.12.24</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>28.02.27</b>
5 Year Fixed Rate end date	<b>28.02.30</b>

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
<b>2 Year Fixed</b>						
Fee Saver	5.49%	£0	£2,000,000	£750	Yes	004102838
Standard	5.11%	£999	£2,000,000	£750	Yes	004102841
Fee Saver Cashback	5.49%	£0	£2,000,000	£1,050	No	004102844
Standard Cashback	5.11%	£999	£2,000,000	£1,050	No	004102847
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.90%	£0	£750,000	£750	Yes	004102839
Standard	5.43%	£999	£750,000	£750	Yes	004102842
Fee Saver Cashback	5.90%	£0	£750,000	£1,050	No	004102845
Standard Cashback	5.43%	£999	£750,000	£1,050	No	004102848
<b>3 Year Fixed</b>						
Fee Saver		£0	£750,000	£0	Yes	#VALUE!
Standard		£999	£750,000	£0	Yes	#VALUE!
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.94% + BoE Base Rate	£999	£750,000	£750	Yes	001009410



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004102465
Standard	4.84%	£999	£2,000,000	£0	004102468
<b>3 Year Fixed</b>					
Fee Saver	4.80%	£0	£2,000,000	£0	004102471
Standard	4.57%	£999	£2,000,000	£0	004102474
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.34%	£0	£2,000,000	£0	004102486
Standard	5.19%	£999	£2,000,000	£0	004102489
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.34%	£0	£2,000,000	£0	004102466
Standard	5.04%	£999	£2,000,000	£0	004102469
<b>3 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004102885
Standard	4.76%	£999	£2,000,000	£0	004102475
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004102487
Standard	5.24%	£999	£2,000,000	£0	004102490
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	5.34%	£0	£2,000,000	£0	004102467
Standard	5.04%	£999	£2,000,000	£0	004102470
<b>3 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004102886
Standard	4.76%	£999	£2,000,000	£0	004102476
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004102488
Standard	5.24%	£999	£2,000,000	£0	004102491
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186



Rates Effective From	03.12.24
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 Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	5.19%	£0	£2,000,000	£0	Yes	004102504
Standard	4.84%	£999	£2,000,000	£0	Yes	004102507
<b>3 Year Fixed</b>						
Fee Saver	4.80%	£0	£2,000,000	£0	Yes	004102510
Standard	4.57%	£999	£2,000,000	£0	Yes	004102513
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004102525
Standard	5.19%	£999	£2,000,000	£0	Yes	004102528
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004102505
Standard	5.04%	£999	£2,000,000	£0	Yes	004102508
<b>3 Year Fixed</b>						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004102887
Standard	4.76%	£999	£2,000,000	£0	Yes	004102514
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	5.39%	£0	£2,000,000	£0	Yes	004102526
Standard	5.24%	£999	£2,000,000	£0	Yes	004102529
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009188



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>						
Fee Saver	5.34%	£0	£2,000,000	£0	Yes	004102506
Standard	5.04%	£999	£2,000,000	£0	Yes	004102509
<b>3 Year Fixed</b>						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004102888
Standard	4.76%	£999	£2,000,000	£0	Yes	004102515
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	5.39%	£0	£2,000,000	£0	Yes	004102527
Standard	5.24%	£999	£2,000,000	£0	Yes	004102530
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004102162
Standard	4.34%	£1,999		£0	004102165
Standard	4.09%	£3,999		£0	004102168
<b>5 Year Fixed</b>					
Fee Saver	4.49%	£0	£2,000,000	£0	004102171
Standard	4.29%	£1,999		£0	004102174
Standard	4.04%	£3,999		£0	004102177
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.04%	£0	£1,000,000	£0	004102163
Standard	4.48%	£1,999		£0	004102166
Standard	4.23%	£3,999		£0	004102169
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£1,000,000	£0	004102172
Standard	4.34%	£1,999		£0	004102175
Standard	4.09%	£3,999		£0	004102178
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.09%	£0	£1,000,000	£0	004102164
Standard	4.48%	£1,999		£0	004102167
Standard	4.23%	£3,999		£0	004102170
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£1,000,000	£0	004102173
Standard	4.34%	£1,999		£0	004102176
Standard	4.09%	£3,999		£0	004102179
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008916
Standard	0.69% + BoE Base Rate	£1,999		£0	001009010



Rates Effective From	03.12.24
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%

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### 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
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	Yes	004102242
Standard	4.44%	£1,999		Yes	004102245
Standard	4.19%	£3,999		Yes	004102248
<b>5 Year Fixed</b>					
Fee Saver	4.54%	£0	£2,000,000	Yes	004102251
Standard	4.29%	£1,999		Yes	004102254
Standard	4.04%	£3,999		Yes	004102257
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.09%	£0	£1,000,000	Yes	004102243
Standard	4.54%	£1,999		Yes	004102246
Standard	4.29%	£3,999		Yes	004102249
<b>5 Year Fixed</b>					
Fee Saver	4.54%	£0	£1,000,000	Yes	004102252
Standard	4.29%	£1,999		Yes	004102255
Standard	4.04%	£3,999		Yes	004102258
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.09%	£0	£1,000,000	Yes	004102244
Standard	4.54%	£1,999		Yes	004102247
Standard	4.29%	£3,999		Yes	004102250
<b>5 Year Fixed</b>					
Fee Saver	4.64%	£0	£1,000,000	Yes	004102253
Standard	4.44%	£1,999		Yes	004102256
Standard	4.19%	£3,999		Yes	004102259
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	Yes	001008927
Standard	0.74% + BoE Base Rate	£1,999		Yes	001008930

Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004102492
Standard	4.84%	£1,999		£0	004102495
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004102498
Standard	4.69%	£1,999		£0	004102501
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.49%	£0	£1,000,000	£0	004102493
Standard	4.94%	£1,999		£0	004102496
<b>5 Year Fixed</b>					
Fee Saver	4.99%	£0	£1,000,000	£0	004102499
Standard	4.74%	£1,999		£0	004102502
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.49%	£0	£1,000,000	£0	004102494
Standard	4.94%	£1,999		£0	004102497
<b>5 Year Fixed</b>					
Fee Saver	5.04%	£0	£1,000,000	£0	004102500
Standard	4.84%	£1,999		£0	004102503
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954

Rates Effective From	03.12.24
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%

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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
<b>2 Year Fixed</b>						
Fee Saver	5.39%	£0	£2,000,000	£0	Yes	004102531
Standard	4.84%	£1,999		£0	Yes	004102534
<b>5 Year Fixed</b>						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004102537
Standard	4.69%	£1,999		£0	Yes	004102540
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.49%	£0	£1,000,000	£0	Yes	004102532
Standard	4.94%	£1,999		£0	Yes	004102535
<b>5 Year Fixed</b>						
Fee Saver	4.99%	£0	£1,000,000	£0	Yes	004102538
Standard	4.74%	£1,999		£0	Yes	004102541
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.49%	£0	£1,000,000	£0	Yes	004102533
Standard	4.94%	£1,999		£0	Yes	004102536
<b>5 Year Fixed</b>						
Fee Saver	5.04%	£0	£1,000,000	£0	Yes	004102539
Standard	4.84%	£1,999		£0	Yes	004102542
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009065
Standard	1.14% + BoE Base Rate	£1,999		£0	Yes	001009068



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.48%	£0	£5,000,000	£0	004102338
Standard	4.22%	£999	£5,000,000	£0	004102344
<b>3 Year Fixed</b>					
Fee Saver	4.40%	£0	£5,000,000	£0	004102350
Standard	4.17%	£999	£5,000,000	£0	004102356
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.94%	£0	£5,000,000	£0	004102380
Standard	4.79%	£999	£5,000,000	£0	004102384
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.68%	£0	£5,000,000	£0	004102339
Standard	4.34%	£999	£5,000,000	£0	004102345
<b>3 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004102855
Standard	4.36%	£999	£5,000,000	£0	004102357
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£5,000,000	£0	004102381
Standard	4.84%	£999	£5,000,000	£0	004102385
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009179



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.68%	£0	£3,000,000	£0	004102340
Standard	4.34%	£999	£3,000,000	£0	004102346
<b>3 Year Fixed</b>					
Fee Saver	4.54%	£0	£3,000,000	£0	004102856
Standard	4.36%	£999	£3,000,000	£0	004102358
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£3,000,000	£0	004102382
Standard	4.84%	£999	£3,000,000	£0	004102386
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004102849
Standard	4.69%	£999	£2,000,000	£0	004102852
<b>3 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004102857
Standard	4.74%	£999	£2,000,000	£0	004102860
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.29%	£0	£2,000,000	£0	004102383
Standard	5.08%	£999	£2,000,000	£0	004102387
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009139



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004102850
Standard	4.69%	£999	£2,000,000	£0	004102853
<b>3 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004102858
Standard	4.79%	£999	£2,000,000	£0	004102360
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£0	004102851
Standard	5.14%	£999	£750,000	£0	004102854
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£0	004102859
Standard	5.26%	£999	£750,000	£0	004102361
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£750,000	£0	004102861
Standard	4.74%	£999	£750,000	£0	004102862
Premier Customers Only	4.71%	£1,499	£750,000	£0	004102863
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009140



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.48%	£0	£5,000,000	£0	004102400
Standard	4.22%	£999	£5,000,000	£0	004102407
<b>3 Year Fixed</b>					
Fee Saver	4.40%	£0	£5,000,000	£0	004102413
Standard	4.17%	£999	£5,000,000	£0	004102420
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.94%	£0	£5,000,000	£0	004102445
Standard	4.79%	£999	£5,000,000	£0	004102449
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.68%	£0	£5,000,000	£0	004102401
Standard	4.34%	£999	£5,000,000	£0	004102408
<b>3 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004102873
Standard	4.36%	£999	£5,000,000	£0	004102421
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£5,000,000	£0	004102446
Standard	4.84%	£999	£5,000,000	£0	004102450
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009182
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009267



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.68%	£0	£3,000,000	£0	004102402
Standard	4.34%	£999	£3,000,000	£0	004102409
<b>3 Year Fixed</b>					
Fee Saver	4.54%	£0	£3,000,000	£0	004102874
Standard	4.36%	£999	£3,000,000	£0	004102422
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£3,000,000	£0	004102447
Standard	4.84%	£999	£3,000,000	£0	004102451
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004102866
Standard	4.69%	£999	£2,000,000	£0	004102870
<b>3 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004102875
Standard	4.74%	£999	£2,000,000	£0	004102878
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.29%	£0	£2,000,000	£0	004102448
Standard	5.08%	£999	£2,000,000	£0	004102452
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009141
Fee Saver	1.04% + BoE Base Rate	£0	£2,000,000	£0	001009269





Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004102867
Standard	4.69%	£999	£2,000,000	£0	004102871
<b>3 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004102876
Standard	4.79%	£999	£2,000,000	£0	004102424
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£0	004102868
Standard	5.14%	£999	£750,000	£0	004102872
<b>3 Year Fixed</b>					
Fee Saver	5.44%	£0	£750,000	£0	004102877
Standard	5.26%	£999	£750,000	£0	004102425
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£750,000	£0	004102879
Standard	4.74%	£999	£750,000	£0	004102881
Premier Customers Only	4.71%	£1,499	£750,000	£0	004102882
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.64%	£0	£570,000	£0	004102869
<b>3 Year Fixed</b>					
Fee Saver	5.91%	£0	£570,000	£0	004102419
<b>5 Year Fixed</b>					
Fee Saver	5.24%	£0	£570,000	£0	004102880
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.24% + BoE Base Rate	£0	£570,000	£0	001009144



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004102465
Standard	4.84%	£999	£2,000,000	£0	004102468
<b>3 Year Fixed</b>					
Fee Saver	4.80%	£0	£2,000,000	£0	004102471
Standard	4.57%	£999	£2,000,000	£0	004102474
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.34%	£0	£2,000,000	£0	004102486
Standard	5.19%	£999	£2,000,000	£0	004102489
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.34%	£0	£2,000,000	£0	004102466
Standard	5.04%	£999	£2,000,000	£0	004102469
<b>3 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004102885
Standard	4.76%	£999	£2,000,000	£0	004102475
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004102487
Standard	5.24%	£999	£2,000,000	£0	004102490
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	5.34%	£0	£2,000,000	£0	004102467
Standard	5.04%	£999	£2,000,000	£0	004102470
<b>3 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004102886
Standard	4.76%	£999	£2,000,000	£0	004102476
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004102488
Standard	5.24%	£999	£2,000,000	£0	004102491
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186

Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.78%	£0	£2,000,000	£0	004102864
Standard	4.24%	£1,999		£0	004102865
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004102394
Standard	4.09%	£1,999		£0	004102397
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.94%	£0	£1,000,000	£0	004102389
Standard	4.48%	£1,999		£0	004102392
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£1,000,000	£0	004102395
Standard	4.09%	£1,999		£0	004102398
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.98%	£0	£1,000,000	£0	004102390
Standard	4.48%	£1,999		£0	004102393
<b>5 Year Fixed</b>					
Fee Saver	4.50%	£0	£1,000,000	£0	004102396
Standard	4.25%	£1,999		£0	004102399
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008580
Standard	0.64% + BoE Base Rate	£1,999		£0	001008727

Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	4.78%	£0	£2,000,000	£0	004102883
Standard	4.24%	£1,999		£0	004102884
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£2,000,000	£0	004102459
Standard	4.09%	£1,999		£0	004102462
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.94%	£0	£1,000,000	£0	004102454
Standard	4.48%	£1,999		£0	004102457
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£1,000,000	£0	004102460
Standard	4.09%	£1,999		£0	004102463
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.98%	£0	£1,000,000	£0	004102455
Standard	4.48%	£1,999		£0	004102458
<b>5 Year Fixed</b>					
Fee Saver	4.50%	£0	£1,000,000	£0	004102461
Standard	4.25%	£1,999		£0	004102464
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008586
Standard	0.64% + BoE Base Rate	£1,999		£0	001008742



Rates Effective From	03.12.24
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
<b>2 Year Fixed</b>					
Fee Saver	5.39%	£0	£2,000,000	£0	004102492
Standard	4.84%	£1,999		£0	004102495
<b>5 Year Fixed</b>					
Fee Saver	4.94%	£0	£2,000,000	£0	004102498
Standard	4.69%	£1,999		£0	004102501
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.49%	£0	£1,000,000	£0	004102493
Standard	4.94%	£1,999		£0	004102496
<b>5 Year Fixed</b>					
Fee Saver	4.99%	£0	£1,000,000	£0	004102499
Standard	4.74%	£1,999		£0	004102502
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.49%	£0	£1,000,000	£0	004102494
Standard	4.94%	£1,999		£0	004102497
<b>5 Year Fixed</b>					
Fee Saver	5.04%	£0	£1,000,000	£0	004102500
Standard	4.84%	£1,999		£0	004102503
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954