

HSBC UK Mortgage Rate Sheet

Rates Effective From	17.12.24	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	17.12.24
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 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	4.48%	£0	£10,000	£2,000,000	£0	004102964
Standard	4.23%	£999	£10,000	£2,000,000	£0	004102968
High Value Mortgage	4.48%	£1,999	£2,000,000.01	£5,000,000	£0	004102981
5 Year Fixed						
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	004102973
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	4.73%	£0	£10,000	£2,000,000	£0	004102965
Standard	4.44%	£999	£10,000	£2,000,000	£0	004102969
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	004102982
5 Year Fixed						
Fee Saver	4.35%	£0	£10,000	£2,000,000	£0	004102974
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	17.12.24
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

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Maximum 75% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.73%	£0	£10,000	£2,000,000	£0	004102966
Standard	4.44%	£999	£10,000	£2,000,000	£0	004102970
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£3,000,000	£0	004102983
5 Year Fixed						
Fee Saver	4.35%	£0	£10,000	£2,000,000	£0	004102975
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	4.99%	£0	£10,000	£2,000,000	£250	004102783
Standard	4.74%	£999	£10,000	£2,000,000	£250	004102971
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004102082
Standard	4.51%	£999	£10,000	£2,000,000	£350	004102977
Premier Customers Only	4.48%	£1,499	£10,000	£2,000,000	£0	004102979
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009163

Rates Effective From	17.12.24
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

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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	5.04%	£0	£10,000	£2,000,000	£250	004102967
Standard	4.74%	£999	£10,000	£2,000,000	£250	004102972
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004102083
Standard	4.51%	£999	£10,000	£2,000,000	£350	004102978
Premier Customers Only	4.48%	£1,499	£10,000	£2,000,000	£0	004102980
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	5.44%	£0	£10,000	£750,000	£250	004102785
Standard	5.14%	£999	£10,000	£750,000	£250	004102789
5 Year Fixed						
Fee Saver	4.94%	£0	£10,000	£750,000	£350	004102976
Standard	4.74%	£999	£10,000	£750,000	£350	004102792
Premier Customers Only	4.71%	£1,499	£10,000	£750,000	£0	004102793
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	5.64%	£0	£10,000	£570,000	£500	004102786
5 Year Fixed						
Fee Saver	5.24%	£0	£10,000	£570,000	£500	004102791

Rates Effective From	17.12.24
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

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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	4.48%	£0	£2,000,000	£750	004102984
Standard	4.23%	£999	£2,000,000	£750	004102988
5 Year Fixed					
Fee Saver	4.25%	£0	£2,000,000	£1,250	004102993
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	4.73%	£0	£2,000,000	£750	004102985
Standard	4.44%	£999	£2,000,000	£750	004102989
5 Year Fixed					
Fee Saver	4.35%	£0	£2,000,000	£1,250	004102994
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

Rates Effective From	17.12.24
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

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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	4.73%	£0	£2,000,000	£750	004102986
Standard	4.44%	£999	£2,000,000	£750	004102990
5 Year Fixed					
Fee Saver	4.35%	£0	£2,000,000	£1,250	004102995
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	4.99%	£0	£2,000,000	£1,000	004102794
Standard	4.74%	£999	£2,000,000	£1,000	004102991
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102120
Standard	4.51%	£999	£2,000,000	£1,600	004102997
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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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

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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	5.04%	£0	£2,000,000	£1,000	004102987
Standard	4.74%	£999	£2,000,000	£1,000	004102992
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102121
Standard	4.51%	£999	£2,000,000	£1,600	004102998
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	5.44%	£0	£750,000	£1,000	004102796
Standard	5.14%	£999	£750,000	£1,000	004102800
5 Year Fixed					
Fee Saver	4.94%	£0	£750,000	£1,600	004102996
Standard	4.74%	£999	£750,000	£1,600	004102803
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	5.64%	£0	£570,000	£1,250	004102797
5 Year Fixed					
Fee Saver	5.24%	£0	£570,000	£1,750	004102802

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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%
3 Year Fixed Rate end date	28.02.28

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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	4.48%	£0	£10,000	£2,000,000	£0	004102999
Standard	4.23%	£999	£10,000	£2,000,000	£0	004103003
High Value Mortgage	4.48%	£1,999	£2,000,000.01	£5,000,000	£0	004103034
5 Year Fixed						
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	004103008
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	4.73%	£0	£10,000	£2,000,000	£0	004103000
Standard	4.44%	£999	£10,000	£2,000,000	£0	004103004
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	004103035
5 Year Fixed						
Fee Saver	4.35%	£0	£10,000	£2,000,000	£0	004103009
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

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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 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	4.73%	£0	£10,000	£2,000,000	£0	004103001
Standard	4.44%	£999	£10,000	£2,000,000	£0	004103005
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£3,000,000	£0	004103036
5 Year Fixed						
Fee Saver	4.35%	£0	£10,000	£2,000,000	£0	004103010
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	4.99%	£0	£10,000	£2,000,000	£250	004102804
Standard	4.74%	£999	£10,000	£2,000,000	£250	004103006
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004102146
Standard	4.51%	£999	£10,000	£2,000,000	£350	004103012
Premier Customers Only	4.48%	£1,499	£10,000	£2,000,000	£0	004103014
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009169

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3 Year Fixed Rate end date	28.02.28

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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	5.04%	£0	£10,000	£2,000,000	£250	004103002
Standard	4.74%	£999	£10,000	£2,000,000	£250	004103007
5 Year Fixed						
Fee Saver	4.62%	£0	£10,000	£2,000,000	£350	004102147
Standard	4.51%	£999	£10,000	£2,000,000	£350	004103013
Premier Customers Only	4.48%	£1,499	£10,000	£2,000,000	£0	004103015
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	5.44%	£0	£10,000	£750,000	£250	004102806
Standard	5.14%	£999	£10,000	£750,000	£250	004102810
5 Year Fixed						
Fee Saver	4.94%	£0	£10,000	£750,000	£350	004103011
Standard	4.74%	£999	£10,000	£750,000	£350	004102813
Premier Customers Only	4.71%	£1,499	£10,000	£750,000	£0	004102814
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	5.64%	£0	£10,000	£570,000	£250	004102807
5 Year Fixed						
Fee Saver	5.24%	£0	£10,000	£570,000	£350	004102812

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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	4.48%	£0	£2,000,000	£750	004103037
Standard	4.23%	£999	£2,000,000	£750	004103041
5 Year Fixed					
Fee Saver	4.25%	£0	£2,000,000	£1,250	004103046
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	4.73%	£0	£2,000,000	£750	004103038
Standard	4.44%	£999	£2,000,000	£750	004103042
5 Year Fixed					
Fee Saver	4.35%	£0	£2,000,000	£1,250	004103047
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	4.73%	£0	£2,000,000	£750	004103039
Standard	4.44%	£999	£2,000,000	£750	004103043
5 Year Fixed					
Fee Saver	4.35%	£0	£2,000,000	£1,250	004103048
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	4.99%	£0	£2,000,000	£1,000	004102815
Standard	4.74%	£999	£2,000,000	£1,000	004103044
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102203
Standard	4.51%	£999	£2,000,000	£1,600	004103050
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	17.12.24
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 - 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	5.04%	£0	£2,000,000	£1,000	004103040
Standard	4.74%	£999	£2,000,000	£1,000	004103045
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£1,600	004102204
Standard	4.51%	£999	£2,000,000	£1,600	004103051
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	5.44%	£0	£750,000	£1,000	004102817
Standard	5.14%	£999	£750,000	£1,000	004102821
5 Year Fixed					
Fee Saver	4.94%	£0	£750,000	£1,600	004103049
Standard	4.74%	£999	£750,000	£1,600	004102824
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	5.64%	£0	£570,000	£1,000	004102818
5 Year Fixed					
Fee Saver	5.24%	£0	£570,000	£1,600	004102823

Rates Effective From	17.12.24
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 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	4.69%	£0	£10,000	£2,000,000	£0	Yes	004103052
Standard	4.34%	£999	£10,000	£2,000,000	£0	Yes	004103055
Fee Saver Cashback	4.69%	£0	£10,000	£2,000,000	£300	No	004103075
Standard Cashback	4.34%	£999	£10,000	£2,000,000	£300	No	004103078
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103093
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	4.84%	£0	£10,000	£2,000,000	£0	Yes	004103053
Standard	4.54%	£999	£10,000	£2,000,000	£0	Yes	004103056
Fee Saver Cashback	4.84%	£0	£10,000	£2,000,000	£300	No	004103076
Standard Cashback	4.54%	£999	£10,000	£2,000,000	£300	No	004103079
High Value Mortgage	4.79%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103094
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	17.12.24
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 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	4.84%	£0	£10,000	£2,000,000	£0	Yes	004103054
Standard	4.54%	£999	£10,000	£2,000,000	£0	Yes	004103057
Fee Saver Cashback	4.84%	£0	£10,000	£2,000,000	£300	No	004103077
Standard Cashback	4.54%	£999	£10,000	£2,000,000	£300	No	004103080
High Value Mortgage	4.79%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103095
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	5.45%	£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
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	17.12.24
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 - 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	5.49%	£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
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	5.90%	£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
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	17.12.24
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
 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 - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.69%	£0	£2,000,000	£750	Yes	004103081
Standard	4.34%	£999	£2,000,000	£750	Yes	004103084
Fee Saver Cashback	4.69%	£0	£2,000,000	£1,050	No	004103087
Standard Cashback	4.34%	£999	£2,000,000	£1,050	No	004103090
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	4.84%	£0	£2,000,000	£750	Yes	004103082
Standard	4.54%	£999	£2,000,000	£750	Yes	004103085
Fee Saver Cashback	4.84%	£0	£2,000,000	£1,050	No	004103088
Standard Cashback	4.54%	£999	£2,000,000	£1,050	No	004103091
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	17.12.24
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 - 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	4.84%	£0	£2,000,000	£750	Yes	004103083
Standard	4.54%	£999	£2,000,000	£750	Yes	004103086
Fee Saver Cashback	4.84%	£0	£2,000,000	£1,050	No	004103089
Standard Cashback	4.54%	£999	£2,000,000	£1,050	No	004103092
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	5.45%	£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
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	17.12.24
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
3 Year Fixed Rate end date

4.75%
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 - 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	5.49%	£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
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	5.90%	£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
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004103130
Standard	4.74%	£999	£2,000,000	£0	004103133
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	5.24%	£0	£2,000,000	£0	004103131
Standard	4.94%	£999	£2,000,000	£0	004103134
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102885
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.24%	£0	£2,000,000	£0	004103132
Standard	4.94%	£999	£2,000,000	£0	004103135
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102886
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	17.12.24
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
 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	5.09%	£0	£2,000,000	£0	Yes	004103148
Standard	4.74%	£999	£2,000,000	£0	Yes	004103151
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	5.24%	£0	£2,000,000	£0	Yes	004103149
Standard	4.94%	£999	£2,000,000	£0	Yes	004103152
3 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004102887
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	17.12.24
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
 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 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	5.24%	£0	£2,000,000	£0	Yes	004103150
Standard	4.94%	£999	£2,000,000	£0	Yes	004103153
3 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004102888
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004103016
Standard	4.54%	£1,999		£0	004103019
Standard	4.29%	£3,999		£0	004103022
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£0	004103025
Standard	4.44%	£1,999		£0	004103028
Standard	4.19%	£3,999		£0	004103031
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	5.19%	£0	£1,000,000	£0	004103017
Standard	4.68%	£1,999		£0	004103020
Standard	4.43%	£3,999		£0	004103023
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£0	004103026
Standard	4.49%	£1,999		£0	004103029
Standard	4.24%	£3,999		£0	004103032
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	5.19%	£0	£1,000,000	£0	004103018
Standard	4.68%	£1,999		£0	004103021
Standard	4.43%	£3,999		£0	004103024
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£0	004103027
Standard	4.49%	£1,999		£0	004103030
Standard	4.24%	£3,999		£0	004103033
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	17.12.24
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 - 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	4.59%	£1,999		Yes	004103060
Standard	4.34%	£3,999		Yes	004103063
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	Yes	004103066
Standard	4.39%	£1,999		Yes	004103069
Standard	4.14%	£3,999		Yes	004103072
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	5.24%	£0	£1,000,000	Yes	004103058
Standard	4.69%	£1,999		Yes	004103061
Standard	4.44%	£3,999		Yes	004103064
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	Yes	004103067
Standard	4.54%	£1,999		Yes	004103070
Standard	4.29%	£3,999		Yes	004103073
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	5.24%	£0	£1,000,000	Yes	004103059
Standard	4.69%	£1,999		Yes	004103062
Standard	4.44%	£3,999		Yes	004103065
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	Yes	004103068
Standard	4.54%	£1,999		Yes	004103071
Standard	4.29%	£3,999		Yes	004103074
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004103136
Standard	4.99%	£1,999		£0	004103139
5 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004103142
Standard	4.84%	£1,999		£0	004103145
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	5.64%	£0	£1,000,000	£0	004103137
Standard	5.09%	£1,999		£0	004103140
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004103143
Standard	4.94%	£1,999		£0	004103146
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	5.64%	£0	£1,000,000	£0	004103138
Standard	5.09%	£1,999		£0	004103141
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004103144
Standard	4.94%	£1,999		£0	004103147
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	17.12.24
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 International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.44%	£0	£2,000,000	£0	Yes	004103154
Standard	4.99%	£1,999		£0	Yes	004103157
5 Year Fixed						
Fee Saver	5.04%	£0	£2,000,000	£0	Yes	004103160
Standard	4.84%	£1,999		£0	Yes	004103163
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	5.64%	£0	£1,000,000	£0	Yes	004103155
Standard	5.09%	£1,999		£0	Yes	004103158
5 Year Fixed						
Fee Saver	5.14%	£0	£1,000,000	£0	Yes	004103161
Standard	4.94%	£1,999		£0	Yes	004103164
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	5.64%	£0	£1,000,000	£0	Yes	004103156
Standard	5.09%	£1,999		£0	Yes	004103159
5 Year Fixed						
Fee Saver	5.14%	£0	£1,000,000	£0	Yes	004103162
Standard	4.94%	£1,999		£0	Yes	004103165
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	17.12.24
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
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	4.73%	£0	£5,000,000	£0	004103096
Standard	4.39%	£999	£5,000,000	£0	004103099
3 Year Fixed					
Fee Saver	4.54%	£0	£5,000,000	£0	004102855
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	17.12.24
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
2 Year Fixed					
Fee Saver	4.73%	£0	£3,000,000	£0	004103097
Standard	4.39%	£999	£3,000,000	£0	004103100
3 Year Fixed					
Fee Saver	4.54%	£0	£3,000,000	£0	004102856
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	4.99%	£0	£2,000,000	£0	004102849
Standard	4.74%	£999	£2,000,000	£0	004103101
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004102857
Standard	4.74%	£999	£2,000,000	£0	004102860
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004102365
Standard	4.51%	£999	£2,000,000	£0	004103104
Premier Customers Only	4.48%	£1,499	£2,000,000	£0	004103106
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004103098
Standard	4.74%	£999	£2,000,000	£0	004103102
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004102858
Standard	4.79%	£999	£2,000,000	£0	004102360
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004102366
Standard	4.51%	£999	£2,000,000	£0	004103105
Premier Customers Only	4.48%	£1,499	£2,000,000	£0	004103107
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	5.44%	£0	£750,000	£0	004102851
Standard	5.14%	£999	£750,000	£0	004102854
3 Year Fixed					
Fee Saver	5.44%	£0	£750,000	£0	004102859
Standard	5.26%	£999	£750,000	£0	004102361
5 Year Fixed					
Fee Saver	4.94%	£0	£750,000	£0	004103103
Standard	4.74%	£999	£750,000	£0	004102862
Premier Customers Only	4.71%	£1,499	£750,000	£0	004102863
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	17.12.24
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
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	4.73%	£0	£5,000,000	£0	004103113
Standard	4.39%	£999	£5,000,000	£0	004103116
3 Year Fixed					
Fee Saver	4.54%	£0	£5,000,000	£0	004102873
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	17.12.24
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
2 Year Fixed					
Fee Saver	4.73%	£0	£3,000,000	£0	004103114
Standard	4.39%	£999	£3,000,000	£0	004103117
3 Year Fixed					
Fee Saver	4.54%	£0	£3,000,000	£0	004102874
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	4.99%	£0	£2,000,000	£0	004102866
Standard	4.74%	£999	£2,000,000	£0	004103118
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004102875
Standard	4.74%	£999	£2,000,000	£0	004102878
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004102429
Standard	4.51%	£999	£2,000,000	£0	004103121
Premier Customers Only	4.48%	£1,499	£2,000,000	£0	004103123
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004103115
Standard	4.74%	£999	£2,000,000	£0	004103119
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004102876
Standard	4.79%	£999	£2,000,000	£0	004102424
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004102430
Standard	4.51%	£999	£2,000,000	£0	004103122
Premier Customers Only	4.48%	£1,499	£2,000,000	£0	004103124
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	5.44%	£0	£750,000	£0	004102868
Standard	5.14%	£999	£750,000	£0	004102872
3 Year Fixed					
Fee Saver	5.44%	£0	£750,000	£0	004102877
Standard	5.26%	£999	£750,000	£0	004102425
5 Year Fixed					
Fee Saver	4.94%	£0	£750,000	£0	004103120
Standard	4.74%	£999	£750,000	£0	004102881
Premier Customers Only	4.71%	£1,499	£750,000	£0	004102882
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	5.64%	£0	£570,000	£0	004102869
3 Year Fixed					
Fee Saver	5.91%	£0	£570,000	£0	004102419
5 Year Fixed					
Fee Saver	5.24%	£0	£570,000	£0	004102880
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004103130
Standard	4.74%	£999	£2,000,000	£0	004103133
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 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	5.24%	£0	£2,000,000	£0	004103131
Standard	4.94%	£999	£2,000,000	£0	004103134
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102885
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.24%	£0	£2,000,000	£0	004103132
Standard	4.94%	£999	£2,000,000	£0	004103135
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102886
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	17.12.24
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
2 Year Fixed					
Fee Saver	4.78%	£0	£2,000,000	£0	004102864
Standard	4.24%	£1,999		£0	004102865
5 Year Fixed					
Fee Saver	4.44%	£0	£2,000,000	£0	004103108
Standard	4.14%	£1,999		£0	004103111
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	4.44%	£0	£1,000,000	£0	004103109
Standard	4.14%	£1,999		£0	004103112
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	4.55%	£0	£1,000,000	£0	004103110
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	17.12.24
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
2 Year Fixed					
Fee Saver	4.78%	£0	£2,000,000	£0	004102883
Standard	4.24%	£1,999		£0	004102884
5 Year Fixed					
Fee Saver	4.44%	£0	£2,000,000	£0	004103125
Standard	4.14%	£1,999		£0	004103128
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	4.44%	£0	£1,000,000	£0	004103126
Standard	4.14%	£1,999		£0	004103129
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	4.55%	£0	£1,000,000	£0	004103127
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	17.12.24
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
2 Year Fixed					
Fee Saver	5.44%	£0	£2,000,000	£0	004103136
Standard	4.99%	£1,999		£0	004103139
5 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004103142
Standard	4.84%	£1,999		£0	004103145
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	5.64%	£0	£1,000,000	£0	004103137
Standard	5.09%	£1,999		£0	004103140
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004103143
Standard	4.94%	£1,999		£0	004103146
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	5.64%	£0	£1,000,000	£0	004103138
Standard	5.09%	£1,999		£0	004103141
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004103144
Standard	4.94%	£1,999		£0	004103147
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