

HSBC UK Mortgage Rate Sheet

Rates Effective From	06.01.25	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
First Time Buyer Rate Sheet First Time Buyer Energy Efficient Homes Rate Sheet Home Mover Rate Sheet Home Mover Energy Efficient Homes Rate Sheet Remortgage Rate Sheet Remortgage Energy Efficient Homes Rate Sheet International Residential Purchase Rate Sheet International Residential Remortgage Rate Sheet Purchase BTL Rate Sheet Remortgage BTL Rate Sheet Purchase International BTL Rate Sheet Remortgage International BTL Rate Sheet
Existing Mortgage Customer Rate Sheet
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Rates Effective From
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

06.01.25
6.99%
28.02.27
28.02.30

Bank of England Base Rate

4.75%

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

Maximum 60% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.44%	£0	£10,000	£2,000,000	£0	004103267
Standard	4.20%	£999	£10,000	£2,000,000	£0	004103274
High Value Mortgage	4.45%	£1,999	£2,000,000.01	£5,000,000	£0	004103299
5 Year Fixed						
Fee Saver	4.19%	£0	£10,000	£2,000,000	£0	004103280
Standard	4.09%	£999	£10,000	£2,000,000	£0	004103287
High Value Mortgage	4.34%	£1,999	£2,000,000.01	£5,000,000	£0	004103302
Premier Customers Only	4.06%	£1,499	£10,000	£2,000,000	£0	004103293
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	4.59%	£0	£10,000	£2,000,000	£0	004103268
Standard	4.34%	£999	£10,000	£2,000,000	£0	004103275
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£5,000,000	£0	004103300
5 Year Fixed						
Fee Saver	4.33%	£0	£10,000	£2,000,000	£0	004103281
Standard	4.21%	£999	£10,000	£2,000,000	£0	004103288
High Value Mortgage	4.46%	£1,999	£2,000,000.01	£5,000,000	£0	004103303
Premier Customers Only	4.18%	£1,499	£10,000	£2,000,000	£0	004103294
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	06.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

4.75%

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

Maximum 75% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.59%	£0	£10,000	£2,000,000	£0	004103269
Standard	4.34%	£999	£10,000	£2,000,000	£0	004103276
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£3,000,000	£0	004103301
3 Year Fixed						
5 Year Fixed						
Fee Saver	4.33%	£0	£10,000	£2,000,000	£0	004103282
Standard	4.21%	£999	£10,000	£2,000,000	£0	004103289
High Value Mortgage	4.46%	£1,999	£2,000,000.01	£3,000,000	£0	004103304
Premier Customers Only	4.18%	£1,499	£10,000	£2,000,000	£0	004103295
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	4.89%	£0	£10,000	£2,000,000	£250	004103270
Standard	4.64%	£999	£10,000	£2,000,000	£250	004103277
5 Year Fixed						
Fee Saver	4.56%	£0	£10,000	£2,000,000	£350	004103283
Standard	4.41%	£999	£10,000	£2,000,000	£350	004103290
Premier Customers Only	4.38%	£1,499	£10,000	£2,000,000	£0	004103296
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	06.01.25
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

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 A Completion fee of £17 is subject to application type

Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.89%	£0	£10,000	£2,000,000	£250	004103271
Standard	4.64%	£999	£10,000	£2,000,000	£250	004103278
5 Year Fixed						
Fee Saver	4.56%	£0	£10,000	£2,000,000	£350	004103284
Standard	4.41%	£999	£10,000	£2,000,000	£350	004103291
Premier Customers Only	4.38%	£1,499	£10,000	£2,000,000	£0	004103297
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	5.29%	£0	£10,000	£750,000	£250	004103272
Standard	5.04%	£999	£10,000	£750,000	£250	004103279
5 Year Fixed						
Fee Saver	4.84%	£0	£10,000	£750,000	£350	004103285
Standard	4.69%	£999	£10,000	£750,000	£350	004103292
Premier Customers Only	4.66%	£1,499	£10,000	£750,000	£0	004103298
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	5.54%	£0	£10,000	£570,000	£500	004103273
5 Year Fixed						
Fee Saver	5.14%	£0	£10,000	£570,000	£500	004103286

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

Bank of England Base Rate 4.75%

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Maximum 60% LTV - 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	4.44%	£0	£2,000,000	£750	004103305
Standard	4.20%	£999	£2,000,000	£750	004103312
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£1,250	004103318
Standard	4.09%	£999	£2,000,000	£1,250	004103325
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£750	001009494

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	4.59%	£0	£2,000,000	£750	004103306
Standard	4.34%	£999	£2,000,000	£750	004103313
5 Year Fixed					
Fee Saver	4.33%	£0	£2,000,000	£1,250	004103319
Standard	4.21%	£999	£2,000,000	£1,250	004103326
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009495

Rates Effective From	06.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

4.75%

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Maximum 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	4.59%	£0	£2,000,000	£750	004103307
Standard	4.34%	£999	£2,000,000	£750	004103314
5 Year Fixed					
Fee Saver	4.33%	£0	£2,000,000	£1,250	004103320
Standard	4.21%	£999	£2,000,000	£1,250	004103327
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009496

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	4.89%	£0	£2,000,000	£1,000	004103308
Standard	4.64%	£999	£2,000,000	£1,000	004103315
5 Year Fixed					
Fee Saver	4.56%	£0	£2,000,000	£1,600	004103321
Standard	4.41%	£999	£2,000,000	£1,600	004103328
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£750	001009497

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5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

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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	4.89%	£0	£2,000,000	£1,000	004103309
Standard	4.64%	£999	£2,000,000	£1,000	004103316
5 Year Fixed					
Fee Saver	4.56%	£0	£2,000,000	£1,600	004103322
Standard	4.41%	£999	£2,000,000	£1,600	004103329
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	001009498

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	5.29%	£0	£750,000	£1,000	004103310
Standard	5.04%	£999	£750,000	£1,000	004103317
5 Year Fixed					
Fee Saver	4.84%	£0	£750,000	£1,600	004103323
Standard	4.69%	£999	£750,000	£1,600	004103330
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.89% + BoE Base Rate	£999	£750,000	£750	001009499

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	5.54%	£0	£570,000	£1,250	004103311
5 Year Fixed					
Fee Saver	5.14%	£0	£570,000	£1,750	004103324

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

06.01.25
6.99%
28.02.27
28.02.30

Bank of England Base Rate

4.75%

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Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.44%	£0	£10,000	£2,000,000	£0	004103331
Standard	4.20%	£999	£10,000	£2,000,000	£0	004103338
High Value Mortgage	4.45%	£1,999	£2,000,000.01	£5,000,000	£0	004103363
5 Year Fixed						
Fee Saver	4.19%	£0	£10,000	£2,000,000	£0	004103344
Standard	4.09%	£999	£10,000	£2,000,000	£0	004103351
High Value Mortgage	4.34%	£1,999	£2,000,000.01	£5,000,000	£0	004103366
Premier Customers Only	4.06%	£1,499	£10,000	£2,000,000	£0	004103357
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	4.59%	£0	£10,000	£2,000,000	£0	004103332
Standard	4.34%	£999	£10,000	£2,000,000	£0	004103339
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£5,000,000	£0	004103364
5 Year Fixed						
Fee Saver	4.33%	£0	£10,000	£2,000,000	£0	004103345
Standard	4.21%	£999	£10,000	£2,000,000	£0	004103352
High Value Mortgage	4.46%	£1,999	£2,000,000.01	£5,000,000	£0	004103367
Premier Customers Only	4.18%	£1,499	£10,000	£2,000,000	£0	004103358
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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Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

4.75%

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Maximum 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	4.59%	£0	£10,000	£2,000,000	£0	004103333
Standard	4.34%	£999	£10,000	£2,000,000	£0	004103340
High Value Mortgage	4.59%	£1,999	£2,000,000.01	£3,000,000	£0	004103365
5 Year Fixed						
Fee Saver	4.33%	£0	£10,000	£2,000,000	£0	004103346
Standard	4.21%	£999	£10,000	£2,000,000	£0	004103353
High Value Mortgage	4.46%	£1,999	£2,000,000.01	£3,000,000	£0	004103368
Premier Customers Only	4.18%	£1,499	£10,000	£2,000,000	£0	004103359
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	4.89%	£0	£10,000	£2,000,000	£250	004103334
Standard	4.64%	£999	£10,000	£2,000,000	£250	004103341
5 Year Fixed						
Fee Saver	4.56%	£0	£10,000	£2,000,000	£350	004103347
Standard	4.41%	£999	£10,000	£2,000,000	£350	004103354
Premier Customers Only	4.38%	£1,499	£10,000	£2,000,000	£0	004103360
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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5 Year Fixed Rate end date	28.02.30

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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	4.89%	£0	£10,000	£2,000,000	£250	004103335
Standard	4.64%	£999	£10,000	£2,000,000	£250	004103342
5 Year Fixed						
Fee Saver	4.56%	£0	£10,000	£2,000,000	£350	004103348
Standard	4.41%	£999	£10,000	£2,000,000	£350	004103355
Premier Customers Only	4.38%	£1,499	£10,000	£2,000,000	£0	004103361
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	5.29%	£0	£10,000	£750,000	£250	004103336
Standard	5.04%	£999	£10,000	£750,000	£250	004103343
5 Year Fixed						
Fee Saver	4.84%	£0	£10,000	£750,000	£350	004103349
Standard	4.69%	£999	£10,000	£750,000	£350	004103356
Premier Customers Only	4.66%	£1,499	£10,000	£750,000	£0	004103362
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	5.54%	£0	£10,000	£570,000	£250	004103337
5 Year Fixed						
Fee Saver	5.14%	£0	£10,000	£570,000	£350	004103350

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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	4.44%	£0	£2,000,000	£750	004103369
Standard	4.20%	£999	£2,000,000	£750	004103376
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£1,250	004103382
Standard	4.09%	£999	£2,000,000	£1,250	004103389
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£750	001009500

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	4.59%	£0	£2,000,000	£750	004103370
Standard	4.34%	£999	£2,000,000	£750	004103377
5 Year Fixed					
Fee Saver	4.33%	£0	£2,000,000	£1,250	004103383
Standard	4.21%	£999	£2,000,000	£1,250	004103390
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009501

Rates Effective From	06.01.25
Current Residential SVR	6.99%
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5 Year Fixed Rate end date	28.02.30

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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	4.59%	£0	£2,000,000	£750	004103371
Standard	4.34%	£999	£2,000,000	£750	004103378
5 Year Fixed					
Fee Saver	4.33%	£0	£2,000,000	£1,250	004103384
Standard	4.21%	£999	£2,000,000	£1,250	004103391
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009502

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	4.89%	£0	£2,000,000	£1,000	004103372
Standard	4.64%	£999	£2,000,000	£1,000	004103379
5 Year Fixed					
Fee Saver	4.56%	£0	£2,000,000	£1,600	004103385
Standard	4.41%	£999	£2,000,000	£1,600	004103392
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£750	001009503

Rates Effective From	06.01.25
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
2 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£1,000	004103373
Standard	4.64%	£999	£2,000,000	£1,000	004103380
5 Year Fixed					
Fee Saver	4.56%	£0	£2,000,000	£1,600	004103386
Standard	4.41%	£999	£2,000,000	£1,600	004103393
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	001009504

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	5.29%	£0	£750,000	£1,000	004103374
Standard	5.04%	£999	£750,000	£1,000	004103381
5 Year Fixed					
Fee Saver	4.84%	£0	£750,000	£1,600	004103387
Standard	4.69%	£999	£750,000	£1,600	004103394
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.89% + BoE Base Rate	£999	£750,000	£750	001009505

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	5.54%	£0	£570,000	£1,000	004103375
5 Year Fixed					
Fee Saver	5.14%	£0	£570,000	£1,600	004103388

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

06.01.25
6.99%
28.02.27
28.02.30

Bank of England Base Rate

4.75%

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

Maximum 60% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.55%	£0	£10,000	£2,000,000	£0	Yes	004103395
Standard	4.26%	£999	£10,000	£2,000,000	£0	Yes	004103401
Fee Saver Cashback	4.55%	£0	£10,000	£2,000,000	£300	No	004103443
Standard Cashback	4.26%	£999	£10,000	£2,000,000	£300	No	004103449
High Value Mortgage	4.51%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103515
5 Year Fixed							
Fee Saver	4.24%	£0	£10,000	£2,000,000	£0	Yes	004103407
Standard	4.11%	£999	£10,000	£2,000,000	£0	Yes	004103413
Premier Customers Only	4.08%	£1,499	£10,000	£2,000,000	£0	Yes	004103419
Fee Saver Cashback	4.24%	£0	£10,000	£2,000,000	£300	No	004103455
Standard Cashback	4.11%	£999	£10,000	£2,000,000	£300	No	004103461
High Value Mortgage	4.36%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103518
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	4.79%	£0	£10,000	£2,000,000	£0	Yes	004103396
Standard	4.44%	£999	£10,000	£2,000,000	£0	Yes	004103402
Fee Saver Cashback	4.79%	£0	£10,000	£2,000,000	£300	No	004103444
Standard Cashback	4.44%	£999	£10,000	£2,000,000	£300	No	004103450
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103516
5 Year Fixed							
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	Yes	004103408
Standard	4.24%	£999	£10,000	£2,000,000	£0	Yes	004103414
Premier Customers Only	4.21%	£1,499	£10,000	£2,000,000	£0	Yes	004103420
Fee Saver Cashback	4.39%	£0	£10,000	£2,000,000	£300	No	004103456
Standard Cashback	4.24%	£999	£10,000	£2,000,000	£300	No	004103462
High Value Mortgage	4.49%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103519
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
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

06.01.25
6.99%
28.02.27
28.02.30

Bank of England Base Rate

4.75%

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

Maximum 75% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.79%	£0	£10,000	£2,000,000	£0	Yes	004103397
Standard	4.44%	£999	£10,000	£2,000,000	£0	Yes	004103403
Fee Saver Cashback	4.79%	£0	£10,000	£2,000,000	£300	No	004103445
Standard Cashback	4.44%	£999	£10,000	£2,000,000	£300	No	004103451
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103517
5 Year Fixed							
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	Yes	004103409
Standard	4.24%	£999	£10,000	£2,000,000	£0	Yes	004103415
Premier Customers Only	4.21%	£1,499	£10,000	£2,000,000	£0	Yes	004103421
Fee Saver Cashback	4.39%	£0	£10,000	£2,000,000	£300	No	004103457
Standard Cashback	4.24%	£999	£10,000	£2,000,000	£300	No	004103463
High Value Mortgage	4.49%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004103520
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	5.29%	£0	£10,000	£2,000,000	£0	Yes	004103398
Standard	4.89%	£999	£10,000	£2,000,000	£0	Yes	004103404
Fee Saver Cashback	5.29%	£0	£10,000	£2,000,000	£300	No	004103446
Standard Cashback	4.89%	£999	£10,000	£2,000,000	£300	No	004103452
5 Year Fixed							
Fee Saver	4.79%	£0	£10,000	£2,000,000	£0	Yes	004103410
Standard	4.59%	£999	£10,000	£2,000,000	£0	Yes	004103416
Premier Customers Only	4.56%	£1,499	£10,000	£2,000,000	£0	Yes	004103422
Fee Saver Cashback	4.79%	£0	£10,000	£2,000,000	£300	No	004103458
Standard Cashback	4.59%	£999	£10,000	£2,000,000	£300	No	004103464
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	06.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

4.75%

Please note that all customers are entitled to a free standard valuation

Maximum 85% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	5.39%	£0	£10,000	£2,000,000	£0	Yes	004103399
Standard	4.99%	£999	£10,000	£2,000,000	£0	Yes	004103405
Fee Saver Cashback	5.39%	£0	£10,000	£2,000,000	£300	No	004103447
Standard Cashback	4.99%	£999	£10,000	£2,000,000	£300	No	004103453
5 Year Fixed							
Fee Saver	4.89%	£0	£10,000	£2,000,000	£0	Yes	004103411
Standard	4.69%	£999	£10,000	£2,000,000	£0	Yes	004103417
Premier Customers Only	4.66%	£1,499	£10,000	£2,000,000	£0	Yes	004103423
Fee Saver Cashback	4.89%	£0	£10,000	£2,000,000	£300	No	004103459
Standard Cashback	4.69%	£999	£10,000	£2,000,000	£300	No	004103465
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	5.74%	£0	£10,000	£750,000	£0	Yes	004103400
Standard	5.34%	£999	£10,000	£750,000	£0	Yes	004103406
Fee Saver Cashback	5.74%	£0	£10,000	£750,000	£300	No	004103448
Standard Cashback	5.34%	£999	£10,000	£750,000	£300	No	004103454
5 Year Fixed							
Fee Saver	5.14%	£0	£10,000	£750,000	£0	Yes	004103412
Standard	4.99%	£999	£10,000	£750,000	£0	Yes	004103418
Premier Customers Only	4.96%	£1,499	£10,000	£750,000	£0	Yes	004103424
Fee Saver Cashback	5.14%	£0	£10,000	£750,000	£300	No	004103460
Standard Cashback	4.99%	£999	£10,000	£750,000	£300	No	004103466
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
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

06.01.25
6.99%
28.02.27
28.02.30

Bank of England Base Rate

4.75%

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

Maximum 60% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.55%	£0	£2,000,000	£750	Yes	004103467
Standard	4.26%	£999	£2,000,000	£750	Yes	004103473
Fee Saver Cashback	4.55%	£0	£2,000,000	£1,050	No	004103491
Standard Cashback	4.26%	£999	£2,000,000	£1,050	No	004103497
5 Year Fixed						
Fee Saver	4.24%	£0	£2,000,000	£1,250	Yes	004103479
Standard	4.11%	£999	£2,000,000	£1,250	Yes	004103485
Fee Saver Cashback	4.24%	£0	£2,000,000	£1,550	No	004103503
Standard Cashback	4.11%	£999	£2,000,000	£1,550	No	004103509
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009506

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	4.79%	£0	£2,000,000	£750	Yes	004103468
Standard	4.44%	£999	£2,000,000	£750	Yes	004103474
Fee Saver Cashback	4.79%	£0	£2,000,000	£1,050	No	004103492
Standard Cashback	4.44%	£999	£2,000,000	£1,050	No	004103498
5 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£1,250	Yes	004103480
Standard	4.24%	£999	£2,000,000	£1,250	Yes	004103486
Fee Saver Cashback	4.39%	£0	£2,000,000	£1,550	No	004103504
Standard Cashback	4.24%	£999	£2,000,000	£1,550	No	004103510
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009507

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

06.01.25
6.99%
28.02.27
28.02.30

Bank of England Base Rate

4.75%

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

Maximum 75% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£750	Yes	004103469
Standard	4.44%	£999	£2,000,000	£750	Yes	004103475
Fee Saver Cashback	4.79%	£0	£2,000,000	£1,050	No	004103493
Standard Cashback	4.44%	£999	£2,000,000	£1,050	No	004103499
5 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£1,250	Yes	004103481
Standard	4.24%	£999	£2,000,000	£1,250	Yes	004103487
Fee Saver Cashback	4.39%	£0	£2,000,000	£1,550	No	004103505
Standard Cashback	4.24%	£999	£2,000,000	£1,550	No	004103511
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009508

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	5.29%	£0	£2,000,000	£750	Yes	004103470
Standard	4.89%	£999	£2,000,000	£750	Yes	004103476
Fee Saver Cashback	5.29%	£0	£2,000,000	£1,050	No	004103494
Standard Cashback	4.89%	£999	£2,000,000	£1,050	No	004103500
5 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£1,250	Yes	004103482
Standard	4.59%	£999	£2,000,000	£1,250	Yes	004103488
Fee Saver Cashback	4.79%	£0	£2,000,000	£1,550	No	004103506
Standard Cashback	4.59%	£999	£2,000,000	£1,550	No	004103512
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009509

Rates Effective From	06.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

4.75%

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

Maximum 85% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.39%	£0	£2,000,000	£750	Yes	004103471
Standard	4.99%	£999	£2,000,000	£750	Yes	004103477
Fee Saver Cashback	5.39%	£0	£2,000,000	£1,050	No	004103495
Standard Cashback	4.99%	£999	£2,000,000	£1,050	No	004103501
5 Year Fixed						
Fee Saver	4.89%	£0	£2,000,000	£1,250	Yes	004103483
Standard	4.69%	£999	£2,000,000	£1,250	Yes	004103489
Fee Saver Cashback	4.89%	£0	£2,000,000	£1,550	No	004103507
Standard Cashback	4.69%	£999	£2,000,000	£1,550	No	004103513
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009510

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	5.74%	£0	£750,000	£750	Yes	004103472
Standard	5.34%	£999	£750,000	£750	Yes	004103478
Fee Saver Cashback	5.74%	£0	£750,000	£1,050	No	004103496
Standard Cashback	5.34%	£999	£750,000	£1,050	No	004103502
5 Year Fixed						
Fee Saver	5.14%	£0	£750,000	£1,250	Yes	004103484
Standard	4.99%	£999	£750,000	£1,250	Yes	004103490
Fee Saver Cashback	5.14%	£0	£750,000	£1,550	No	004103508
Standard Cashback	4.99%	£999	£750,000	£1,550	No	004103514
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.94% + BoE Base Rate	£999	£750,000	£750	Yes	001009511



Rates Effective From	06.01.25
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	4.95%	£0	£2,000,000	£0	004103602
Standard	4.66%	£999	£2,000,000	£0	004103605
3 Year Fixed					
Fee Saver	4.80%	£0	£2,000,000	£0	004102471
Standard	4.53%	£999	£2,000,000	£0	004103608
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£0	004103611
Standard	4.51%	£999	£2,000,000	£0	004103614
Premier Customers Only	4.48%	£1,499	£2,000,000	£0	004103617
10 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004103620
Standard	4.99%	£999	£2,000,000	£0	004103623
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	5.19%	£0	£2,000,000	£0	004103603
Standard	4.84%	£999	£2,000,000	£0	004103606
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102885
Standard	4.65%	£999	£2,000,000	£0	004103609
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004103612
Standard	4.64%	£999	£2,000,000	£0	004103615
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	004103618
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004103621
Standard	5.04%	£999	£2,000,000	£0	004103624
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	06.01.25
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	5.19%	£0	£2,000,000	£0	004103604
Standard	4.84%	£999	£2,000,000	£0	004103607
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102886
Standard	4.65%	£999	£2,000,000	£0	004103610
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004103613
Standard	4.64%	£999	£2,000,000	£0	004103616
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	004103619
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004103622
Standard	5.04%	£999	£2,000,000	£0	004103625
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	06.01.25
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
2 Year Fixed						
Fee Saver	4.95%	£0	£2,000,000	£0	Yes	004103633
Standard	4.66%	£999	£2,000,000	£0	Yes	004103636
3 Year Fixed						
Fee Saver	4.80%	£0	£2,000,000	£0	Yes	004102510
Standard	4.53%	£999	£2,000,000	£0	Yes	004103639
5 Year Fixed						
Fee Saver	4.64%	£0	£2,000,000	£0	Yes	004103642
Standard	4.51%	£999	£2,000,000	£0	Yes	004103645
Premier Customers Only	4.48%	£1,499	£2,000,000	£0	Yes	004103648
10 Year Fixed						
Fee Saver	5.14%	£0	£2,000,000	£0	Yes	004103651
Standard	4.99%	£999	£2,000,000	£0	Yes	004103654
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	5.19%	£0	£2,000,000	£0	Yes	004103634
Standard	4.84%	£999	£2,000,000	£0	Yes	004103637
3 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004102887
Standard	4.65%	£999	£2,000,000	£0	Yes	004103640
5 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£0	Yes	004103643
Standard	4.64%	£999	£2,000,000	£0	Yes	004103646
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	Yes	004103649
10 Year Fixed						
Fee Saver	5.19%	£0	£2,000,000	£0	Yes	004103652
Standard	5.04%	£999	£2,000,000	£0	Yes	004103655
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	06.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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

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

Maximum 75% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.19%	£0	£2,000,000	£0	Yes	004103635
Standard	4.84%	£999	£2,000,000	£0	Yes	004103638
3 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£0	Yes	004102888
Standard	4.65%	£999	£2,000,000	£0	Yes	004103641
5 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£0	Yes	004103644
Standard	4.64%	£999	£2,000,000	£0	Yes	004103647
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	Yes	004103650
10 Year Fixed						
Fee Saver	5.19%	£0	£2,000,000	£0	Yes	004103653
Standard	5.04%	£999	£2,000,000	£0	Yes	004103656
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

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

06.01.25
7.60%
28.02.27
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
 Current BTL SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

06.01.25
7.60%
28.02.27
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	4.79%	£0	£2,000,000	Yes	004103425
Standard	4.39%	£1,999		Yes	004103428
Standard	4.14%	£3,999		Yes	004103431
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	Yes	004103434
Standard	4.21%	£1,999		Yes	004103437
Standard	3.96%	£3,999		Yes	004103440
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	5.04%	£0	£1,000,000	Yes	004103426
Standard	4.49%	£1,999		Yes	004103429
Standard	4.24%	£3,999		Yes	004103432
5 Year Fixed					
Fee Saver	4.57%	£0	£1,000,000	Yes	004103435
Standard	4.31%	£1,999		Yes	004103438
Standard	4.06%	£3,999		Yes	004103441
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	5.04%	£0	£1,000,000	Yes	004103427
Standard	4.49%	£1,999		Yes	004103430
Standard	4.24%	£3,999		Yes	004103433
5 Year Fixed					
Fee Saver	4.57%	£0	£1,000,000	Yes	004103436
Standard	4.31%	£1,999		Yes	004103439
Standard	4.06%	£3,999		Yes	004103442
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	06.01.25
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 - 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	4.94%	£1,999		£0	004103628
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	5.59%	£0	£1,000,000	£0	004103626
Standard	5.08%	£1,999		£0	004103629
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004103143
Standard	4.89%	£1,999		£0	004103631
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	5.59%	£0	£1,000,000	£0	004103627
Standard	5.08%	£1,999		£0	004103630
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004103144
Standard	4.89%	£1,999		£0	004103632
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	06.01.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

4.75%

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

Maximum 60% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.44%	£0	£2,000,000	£0	Yes	004103154
Standard	4.94%	£1,999		£0	Yes	004103659
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	5.59%	£0	£1,000,000	£0	Yes	004103657
Standard	5.08%	£1,999		£0	Yes	004103660
5 Year Fixed						
Fee Saver	5.14%	£0	£1,000,000	£0	Yes	004103161
Standard	4.89%	£1,999		£0	Yes	004103662
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	5.59%	£0	£1,000,000	£0	Yes	004103658
Standard	5.08%	£1,999		£0	Yes	004103661
5 Year Fixed						
Fee Saver	5.14%	£0	£1,000,000	£0	Yes	004103162
Standard	4.89%	£1,999		£0	Yes	004103663
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	06.01.25
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	4.44%	£0	£5,000,000	£0	004103521
Standard	4.20%	£999	£5,000,000	£0	004103527
3 Year Fixed					
Fee Saver	4.40%	£0	£5,000,000	£0	004102350
Standard	4.13%	£999	£5,000,000	£0	004103536
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	4.74%	£0	£5,000,000	£0	004103551
Standard	4.59%	£999	£5,000,000	£0	004103555
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	4.59%	£0	£5,000,000	£0	004103522
Standard	4.34%	£999	£5,000,000	£0	004103528
3 Year Fixed					
Fee Saver	4.54%	£0	£5,000,000	£0	004102855
Standard	4.25%	£999	£5,000,000	£0	004103537
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	4.79%	£0	£5,000,000	£0	004103552
Standard	4.64%	£999	£5,000,000	£0	004103556
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	06.01.25
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	4.59%	£0	£3,000,000	£0	004103523
Standard	4.34%	£999	£3,000,000	£0	004103529
3 Year Fixed					
Fee Saver	4.54%	£0	£3,000,000	£0	004102856
Standard	4.25%	£999	£3,000,000	£0	004103538
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	4.79%	£0	£3,000,000	£0	004103553
Standard	4.64%	£999	£3,000,000	£0	004103557
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	4.89%	£0	£2,000,000	£0	004103524
Standard	4.64%	£999	£2,000,000	£0	004103530
3 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004103533
Standard	4.54%	£999	£2,000,000	£0	004103539
5 Year Fixed					
Fee Saver	4.56%	£0	£2,000,000	£0	004103542
Standard	4.41%	£999	£2,000,000	£0	004103545
Premier Customers Only	4.38%	£1,499	£2,000,000	£0	004103548
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004103554
Standard	4.88%	£999	£2,000,000	£0	004103558
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	06.01.25
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	4.89%	£0	£2,000,000	£0	004103525
Standard	4.64%	£999	£2,000,000	£0	004103531
3 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004103534
Standard	4.54%	£999	£2,000,000	£0	004103540
5 Year Fixed					
Fee Saver	4.56%	£0	£2,000,000	£0	004103543
Standard	4.41%	£999	£2,000,000	£0	004103546
Premier Customers Only	4.38%	£1,499	£2,000,000	£0	004103549
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	5.29%	£0	£750,000	£0	004103526
Standard	5.04%	£999	£750,000	£0	004103532
3 Year Fixed					
Fee Saver	5.19%	£0	£750,000	£0	004103535
Standard	4.94%	£999	£750,000	£0	004103541
5 Year Fixed					
Fee Saver	4.84%	£0	£750,000	£0	004103544
Standard	4.69%	£999	£750,000	£0	004103547
Premier Customers Only	4.66%	£1,499	£750,000	£0	004103550
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	06.01.25
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	4.44%	£0	£5,000,000	£0	004103560
Standard	4.20%	£999	£5,000,000	£0	004103567
3 Year Fixed					
Fee Saver	4.40%	£0	£5,000,000	£0	004102413
Standard	4.13%	£999	£5,000,000	£0	004103577
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	4.74%	£0	£5,000,000	£0	004103593
Standard	4.59%	£999	£5,000,000	£0	004103597
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	4.59%	£0	£5,000,000	£0	004103561
Standard	4.34%	£999	£5,000,000	£0	004103568
3 Year Fixed					
Fee Saver	4.54%	£0	£5,000,000	£0	004102873
Standard	4.25%	£999	£5,000,000	£0	004103578
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	4.79%	£0	£5,000,000	£0	004103594
Standard	4.64%	£999	£5,000,000	£0	004103598
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	06.01.25
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	4.59%	£0	£3,000,000	£0	004103562
Standard	4.34%	£999	£3,000,000	£0	004103569
3 Year Fixed					
Fee Saver	4.54%	£0	£3,000,000	£0	004102674
Standard	4.25%	£999	£3,000,000	£0	004103579
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	4.79%	£0	£3,000,000	£0	004103595
Standard	4.64%	£999	£3,000,000	£0	004103599
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	4.89%	£0	£2,000,000	£0	004103563
Standard	4.64%	£999	£2,000,000	£0	004103570
3 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004103573
Standard	4.54%	£999	£2,000,000	£0	004103580
5 Year Fixed					
Fee Saver	4.56%	£0	£2,000,000	£0	004103583
Standard	4.41%	£999	£2,000,000	£0	004103587
Premier Customers Only	4.38%	£1,499	£2,000,000	£0	004103590
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004103596
Standard	4.88%	£999	£2,000,000	£0	004103600
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	06.01.25
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	4.89%	£0	£2,000,000	£0	004103564
Standard	4.64%	£999	£2,000,000	£0	004103571
3 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004103574
Standard	4.54%	£999	£2,000,000	£0	004103581
5 Year Fixed					
Fee Saver	4.56%	£0	£2,000,000	£0	004103584
Standard	4.41%	£999	£2,000,000	£0	004103588
Premier Customers Only	4.38%	£1,499	£2,000,000	£0	004103591
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	5.29%	£0	£750,000	£0	004103565
Standard	5.04%	£999	£750,000	£0	004103572
3 Year Fixed					
Fee Saver	5.19%	£0	£750,000	£0	004103575
Standard	4.94%	£999	£750,000	£0	004103582
5 Year Fixed					
Fee Saver	4.84%	£0	£750,000	£0	004103585
Standard	4.69%	£999	£750,000	£0	004103589
Premier Customers Only	4.66%	£1,499	£750,000	£0	004103592
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	5.54%	£0	£570,000	£0	004103566
3 Year Fixed					
Fee Saver	5.44%	£0	£570,000	£0	004103576
5 Year Fixed					
Fee Saver	5.14%	£0	£570,000	£0	004103586
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	06.01.25
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	4.95%	£0	£2,000,000	£0	004103602
Standard	4.66%	£999	£2,000,000	£0	004103605
3 Year Fixed					
Fee Saver	4.80%	£0	£2,000,000	£0	004102471
Standard	4.53%	£999	£2,000,000	£0	004103608
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£0	004103611
Standard	4.51%	£999	£2,000,000	£0	004103614
Premier Customers Only	4.48%	£1,499	£2,000,000	£0	004103617
10 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004103620
Standard	4.99%	£999	£2,000,000	£0	004103623
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	5.19%	£0	£2,000,000	£0	004103603
Standard	4.84%	£999	£2,000,000	£0	004103606
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102885
Standard	4.65%	£999	£2,000,000	£0	004103609
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004103612
Standard	4.64%	£999	£2,000,000	£0	004103615
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	004103618
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004103621
Standard	5.04%	£999	£2,000,000	£0	004103624
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	06.01.25
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	5.19%	£0	£2,000,000	£0	004103604
Standard	4.84%	£999	£2,000,000	£0	004103607
3 Year Fixed					
Fee Saver	4.94%	£0	£2,000,000	£0	004102886
Standard	4.65%	£999	£2,000,000	£0	004103610
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004103613
Standard	4.64%	£999	£2,000,000	£0	004103616
Premier Customers Only	4.61%	£1,499	£2,000,000	£0	004103619
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004103622
Standard	5.04%	£999	£2,000,000	£0	004103625
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	06.01.25
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	4.39%	£0	£2,000,000	£0	004103559
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	06.01.25
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					
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	4.39%	£0	£2,000,000	£0	004103601
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	06.01.25
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	4.94%	£1,999		£0	004103628
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	5.59%	£0	£1,000,000	£0	004103626
Standard	5.08%	£1,999		£0	004103629
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004103143
Standard	4.89%	£1,999		£0	004103631
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	5.59%	£0	£1,000,000	£0	004103627
Standard	5.08%	£1,999		£0	004103630
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004103144
Standard	4.89%	£1,999		£0	004103632
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