

HSBC UK Mortgage Rate Sheet

Rates Effective From	13.01.25	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
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Rates Effective From	13.01.25
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 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
Premier Customers Only	4.17%	£999	£10,000	£2,000,000	£0	004103845
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%	£999	£10,000	£2,000,000	£0	004103851
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
Premier Customers Only	4.29%	£999	£10,000	£2,000,000	£0	004103846
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	4.16%	£999	£10,000	£2,000,000	£0	004103852
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	13.01.25
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
Premier Customers Only	4.29%	£999	£10,000	£2,000,000	£0	004103847
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	4.16%	£999	£10,000	£2,000,000	£0	004103853
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
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	004103848
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	4.31%	£999	£10,000	£2,000,000	£0	004103854
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009163

Rates Effective From	13.01.25
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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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
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	004103849
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	4.31%	£999	£10,000	£2,000,000	£0	004103855
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
Premier Customers Only	4.94%	£999	£10,000	£750,000	£0	004103850
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	4.59%	£999	£10,000	£750,000	£0	004103856
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

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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	13.01.25
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
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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

Rates Effective From	13.01.25
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

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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

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

Bank of England Base Rate

4.75%

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

Maximum 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
Premier Customers Only	4.17%	£999	£10,000	£2,000,000	£0	004103857
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%	£999	£10,000	£2,000,000	£0	004103863
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
Premier Customers Only	4.29%	£999	£10,000	£2,000,000	£0	004103858
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	4.16%	£999	£10,000	£2,000,000	£0	004103864
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%

Please note that all customers are entitled to a free standard valuation
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Maximum 75% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
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
Premier Customers Only	4.29%	£999	£10,000	£2,000,000	£0	004103859
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	4.16%	£999	£10,000	£2,000,000	£0	004103865
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
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	004103860
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	4.31%	£999	£10,000	£2,000,000	£0	004103866
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

Bank of England Base Rate

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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
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	004103861
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	4.31%	£999	£10,000	£2,000,000	£0	004103867
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
Premier Customers Only	4.94%	£999	£10,000	£750,000	£0	004103862
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	4.59%	£999	£10,000	£750,000	£0	004103868
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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5 Year Fixed Rate end date	28.02.30

Bank of England Base Rate

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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	13.01.25
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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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	13.01.25
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	13.01.25
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 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
Premier Customers Only	4.23%	£999	£10,000	£2,000,000	£0	Yes	004103869
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%	£999	£10,000	£2,000,000	£0	Yes	004103875
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
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	Yes	004103870
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	4.19%	£999	£10,000	£2,000,000	£0	Yes	004103876
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	13.01.25
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 - 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
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	Yes	004103871
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	4.19%	£999	£10,000	£2,000,000	£0	Yes	004103877
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
Premier Customers Only	4.79%	£999	£10,000	£2,000,000	£0	Yes	004103872
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	4.49%	£999	£10,000	£2,000,000	£0	Yes	004103878
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	13.01.25
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
Premier Customers Only	4.89%	£999	£10,000	£2,000,000	£0	Yes	004103873
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	4.59%	£999	£10,000	£2,000,000	£0	Yes	004103879
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
Premier Customers Only	5.24%	£999	£10,000	£750,000	£0	Yes	004103874
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	4.89%	£999	£10,000	£750,000	£0	Yes	004103880
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	13.01.25
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 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	13.01.25
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 - 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	13.01.25
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	13.01.25
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
Premier Customers Only	4.63%	£999	£2,000,000	£0	004103905
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%	£999	£2,000,000	£0	004103908
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
Premier Customers Only	4.79%	£999	£2,000,000	£0	004103906
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	4.59%	£999	£2,000,000	£0	004103909
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	13.01.25
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
Premier Customers Only	4.79%	£999	£2,000,000	£0	004103907
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	4.59%	£999	£2,000,000	£0	004103910
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	13.01.25
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
Premier Customers Only	4.63%	£999	£2,000,000	£0	Yes	004103911
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%	£999	£2,000,000	£0	Yes	004103914
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
Premier Customers Only	4.79%	£999	£2,000,000	£0	Yes	004103912
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	4.59%	£999	£2,000,000	£0	Yes	004103915
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	13.01.25
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
 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	5.19%	£0	£2,000,000	£0	Yes	004103635
Standard	4.84%	£999	£2,000,000	£0	Yes	004103638
Premier Customers Only	4.79%	£999	£2,000,000	£0	Yes	004103913
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	4.59%	£999	£2,000,000	£0	Yes	004103916
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	13.01.25
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 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	13.01.25
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 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	13.01.25
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%

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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	13.01.25
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	13.01.25
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
Premier Customers Only	4.17%	£999	£5,000,000	£0	004103881
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%	£999	£5,000,000	£0	004103887
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
Premier Customers Only	4.29%	£999	£5,000,000	£0	004103882
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	4.10%	£999	£5,000,000	£0	004103888
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	13.01.25
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
Premier Customers Only	4.29%	£999	£3,000,000	£0	004103883
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	4.10%	£999	£3,000,000	£0	004103889
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
Premier Customers Only	4.54%	£999	£2,000,000	£0	004103884
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	4.31%	£999	£2,000,000	£0	004103890
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	13.01.25
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
Premier Customers Only	4.54%	£999	£2,000,000	£0	004103885
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	4.31%	£999	£2,000,000	£0	004103891
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
Premier Customers Only	4.94%	£999	£750,000	£0	004103886
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	4.59%	£999	£750,000	£0	004103892
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009140



Rates Effective From	13.01.25
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
Premier Customers Only	4.17%	£999	£5,000,000	£0	004103893
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%	£999	£5,000,000	£0	004103899
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
Premier Customers Only	4.29%	£999	£5,000,000	£0	004103894
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	4.10%	£999	£5,000,000	£0	004103900
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	13.01.25
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
Premier Customers Only	4.29%	£999	£3,000,000	£0	004103895
3 Year Fixed					
Fee Saver	4.54%	£0	£3,000,000	£0	004102874
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	4.10%	£999	£3,000,000	£0	004103901
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
Premier Customers Only	4.54%	£999	£3,000,000	£0	004103896
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	4.31%	£999	£2,000,000	£0	004103902
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	13.01.25
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
Premier Customers Only	4.54%	£999	£2,000,000	£0	004103897
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	4.31%	£999	£2,000,000	£0	004103903
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
Premier Customers Only	4.94%	£999	£750,000	£0	004103898
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	4.59%	£999	£750,000	£0	004103904
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	13.01.25
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
Premier Customers Only	4.63%	£999	£2,000,000	£0	004103905
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%	£999	£2,000,000	£0	004103908
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
Premier Customers Only	4.79%	£999	£2,000,000	£0	004103906
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	4.59%	£999	£2,000,000	£0	004103909
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	13.01.25
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
Premier Customers Only	4.79%	£999	£2,000,000	£0	004103907
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	4.59%	£999	£2,000,000	£0	004103910
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	13.01.25
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

13.01.25

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

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	13.01.25
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