

HSBC UK Mortgage Rate Sheet

Rates Effective From	17.01.25	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	17.01.25
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	4.58%	£0	£10,000	£2,000,000	£0	004103950
Standard	4.30%	£999	£10,000	£2,000,000	£0	004103957
High Value Mortgage	4.55%	£1,999	£2,000,000.01	£5,000,000	£0	004103988
Premier Customers Only	4.27%	£999	£10,000	£2,000,000	£0	004103976
5 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£0	004103963
Standard	4.19%	£999	£10,000	£2,000,000	£0	004103970
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	004103991
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	004103982
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	4.69%	£0	£10,000	£2,000,000	£0	004103951
Standard	4.44%	£999	£10,000	£2,000,000	£0	004103958
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	004103989
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	004103977
5 Year Fixed						
Fee Saver	4.48%	£0	£10,000	£2,000,000	£0	004103964
Standard	4.31%	£999	£10,000	£2,000,000	£0	004103971
High Value Mortgage	4.56%	£1,999	£2,000,000.01	£5,000,000	£0	004103992
Premier Customers Only	4.26%	£999	£10,000	£2,000,000	£0	004103983
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009447
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009435

Rates Effective From	17.01.25
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	4.69%	£0	£10,000	£2,000,000	£0	004103952
Standard	4.44%	£999	£10,000	£2,000,000	£0	004103959
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£3,000,000	£0	004103990
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	004103978
5 Year Fixed						
Fee Saver	4.48%	£0	£10,000	£2,000,000	£0	004103965
Standard	4.31%	£999	£10,000	£2,000,000	£0	004103972
High Value Mortgage	4.56%	£1,999	£2,000,000.01	£3,000,000	£0	004103993
Premier Customers Only	4.26%	£999	£10,000	£2,000,000	£0	004103984
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009448
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009436

Maximum 80% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.02%	£0	£10,000	£2,000,000	£250	004103953
Standard	4.77%	£999	£10,000	£2,000,000	£250	004103960
Premier Customers Only	4.67%	£999	£10,000	£2,000,000	£0	004103979
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£2,000,000	£350	004103966
Standard	4.53%	£999	£10,000	£2,000,000	£350	004103973
Premier Customers Only	4.43%	£999	£10,000	£2,000,000	£0	004103985
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
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

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6.99%
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28.02.30

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Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.02%	£0	£10,000	£2,000,000	£250	004103954
Standard	4.77%	£999	£10,000	£2,000,000	£250	004103961
Premier Customers Only	4.67%	£999	£10,000	£2,000,000	£0	004103980
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£2,000,000	£350	004103967
Standard	4.53%	£999	£10,000	£2,000,000	£350	004103974
Premier Customers Only	4.43%	£999	£10,000	£2,000,000	£0	004103986
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	5.46%	£0	£10,000	£750,000	£250	004103955
Standard	5.15%	£999	£10,000	£750,000	£250	004103962
Premier Customers Only	5.05%	£999	£10,000	£750,000	£0	004103981
5 Year Fixed						
Fee Saver	4.98%	£0	£10,000	£750,000	£350	004103968
Standard	4.79%	£999	£10,000	£750,000	£350	004103975
Premier Customers Only	4.69%	£999	£10,000	£750,000	£0	004103987
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	5.69%	£0	£10,000	£570,000	£500	004103956
5 Year Fixed						
Fee Saver	5.29%	£0	£10,000	£570,000	£500	004103969

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Maximum 60% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.58%	£0	£2,000,000	£750	004103994
Standard	4.30%	£999	£2,000,000	£750	004104001
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£1,250	004104007
Standard	4.19%	£999	£2,000,000	£1,250	004104014
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	4.69%	£0	£2,000,000	£750	004103995
Standard	4.44%	£999	£2,000,000	£750	004104002
5 Year Fixed					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104008
Standard	4.31%	£999	£2,000,000	£1,250	004104015
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009495

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

Bank of England Base Rate 4.75%

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Maximum 75% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£750	004103996
Standard	4.44%	£999	£2,000,000	£750	004104003
5 Year Fixed					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104009
Standard	4.31%	£999	£2,000,000	£1,250	004104016
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	5.02%	£0	£2,000,000	£1,000	004103997
Standard	4.77%	£999	£2,000,000	£1,000	004104004
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104010
Standard	4.53%	£999	£2,000,000	£1,600	004104017
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
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Maximum 85% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.02%	£0	£2,000,000	£1,000	004103998
Standard	4.77%	£999	£2,000,000	£1,000	004104005
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104011
Standard	4.53%	£999	£2,000,000	£1,600	004104018
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	5.46%	£0	£750,000	£1,000	004103999
Standard	5.15%	£999	£750,000	£1,000	004104006
5 Year Fixed					
Fee Saver	4.98%	£0	£750,000	£1,600	004104012
Standard	4.79%	£999	£750,000	£1,600	004104019
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	5.69%	£0	£570,000	£1,250	004104000
5 Year Fixed					
Fee Saver	5.29%	£0	£570,000	£1,750	004104013

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

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

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	4.58%	£0	£10,000	£2,000,000	£0	004104020
Standard	4.30%	£999	£10,000	£2,000,000	£0	004104027
High Value Mortgage	4.55%	£1,999	£2,000,000.01	£5,000,000	£0	004104058
Premier Customers Only	4.27%	£999	£10,000	£2,000,000	£0	004104046
5 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£0	004104033
Standard	4.19%	£999	£10,000	£2,000,000	£0	004104040
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	004104061
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	004104052
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	4.69%	£0	£10,000	£2,000,000	£0	004104021
Standard	4.44%	£999	£10,000	£2,000,000	£0	004104028
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	004104059
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	004104047
5 Year Fixed						
Fee Saver	4.48%	£0	£10,000	£2,000,000	£0	004104034
Standard	4.31%	£999	£10,000	£2,000,000	£0	004104041
High Value Mortgage	4.56%	£1,999	£2,000,000.01	£5,000,000	£0	004104062
Premier Customers Only	4.26%	£999	£10,000	£2,000,000	£0	004104053
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	4.69%	£0	£10,000	£2,000,000	£0	004104022
Standard	4.44%	£999	£10,000	£2,000,000	£0	004104029
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£3,000,000	£0	004104060
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	004104048
5 Year Fixed						
Fee Saver	4.48%	£0	£10,000	£2,000,000	£0	004104035
Standard	4.31%	£999	£10,000	£2,000,000	£0	004104042
High Value Mortgage	4.56%	£1,999	£2,000,000.01	£3,000,000	£0	004104063
Premier Customers Only	4.26%	£999	£10,000	£2,000,000	£0	004104054
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009445
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009439

Maximum 80% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.02%	£0	£10,000	£2,000,000	£250	004104023
Standard	4.77%	£999	£10,000	£2,000,000	£250	004104030
Premier Customers Only	4.67%	£999	£10,000	£2,000,000	£0	004104049
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£2,000,000	£350	004104036
Standard	4.53%	£999	£10,000	£2,000,000	£350	004104043
Premier Customers Only	4.43%	£999	£10,000	£2,000,000	£0	004104055
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009169

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Maximum 85% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.02%	£0	£10,000	£2,000,000	£250	004104024
Standard	4.77%	£999	£10,000	£2,000,000	£250	004104031
Premier Customers Only	4.67%	£999	£10,000	£2,000,000	£0	004104050
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£2,000,000	£350	004104037
Standard	4.53%	£999	£10,000	£2,000,000	£350	004104044
Premier Customers Only	4.43%	£999	£10,000	£2,000,000	£0	004104056
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	5.46%	£0	£10,000	£750,000	£250	004104025
Standard	5.15%	£999	£10,000	£750,000	£250	004104032
Premier Customers Only	5.05%	£999	£10,000	£750,000	£0	004104051
5 Year Fixed						
Fee Saver	4.98%	£0	£10,000	£750,000	£350	004104038
Standard	4.79%	£999	£10,000	£750,000	£350	004104045
Premier Customers Only	4.69%	£999	£10,000	£750,000	£0	004104057
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	5.69%	£0	£10,000	£570,000	£250	004104026
5 Year Fixed						
Fee Saver	5.29%	£0	£10,000	£570,000	£350	004104039

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Maximum 60% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee		Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.58%	£0		£2,000,000	£750	004104064
Standard	4.30%	£999		£2,000,000	£750	004104071
5 Year Fixed						
Fee Saver	4.34%	£0		£2,000,000	£1,250	004104077
Standard	4.19%	£999		£2,000,000	£1,250	004104084
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	4.69%	£0		£2,000,000	£750	004104065
Standard	4.44%	£999		£2,000,000	£750	004104072
5 Year Fixed						
Fee Saver	4.48%	£0		£2,000,000	£1,250	004104078
Standard	4.31%	£999		£2,000,000	£1,250	004104085
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	17.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	28.02.27
5 Year Fixed Rate end date	28.02.30

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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	4.69%	£0		£2,000,000	£750	004104066
Standard	4.44%	£999		£2,000,000	£750	004104073
5 Year Fixed						
Fee Saver	4.48%	£0		£2,000,000	£1,250	004104079
Standard	4.31%	£999		£2,000,000	£1,250	004104086
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	5.02%	£0		£2,000,000	£1,000	004104067
Standard	4.77%	£999		£2,000,000	£1,000	004104074
5 Year Fixed						
Fee Saver	4.68%	£0		£2,000,000	£1,600	004104080
Standard	4.53%	£999		£2,000,000	£1,600	004104087
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	17.01.25
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	5.02%	£0		£2,000,000	£1,000	004104068
Standard	4.77%	£999		£2,000,000	£1,000	004104075
5 Year Fixed						
Fee Saver	4.68%	£0		£2,000,000	£1,600	004104081
Standard	4.53%	£999		£2,000,000	£1,600	004104088
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	5.46%	£0		£750,000	£1,000	004104069
Standard	5.15%	£999		£750,000	£1,000	004104076
5 Year Fixed						
Fee Saver	4.98%	£0		£750,000	£1,600	004104082
Standard	4.79%	£999		£750,000	£1,600	004104089
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	5.69%	£0		£570,000	£1,000	004104070
5 Year Fixed						
Fee Saver	5.29%	£0		£570,000	£1,600	004104083

Rates Effective From	17.01.25
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	4.79%	£0	£10,000	£2,000,000	£0	Yes	004104090
Standard	4.45%	£999	£10,000	£2,000,000	£0	Yes	004104096
Premier Customers Only	4.42%	£999	£10,000	£2,000,000	£0	Yes	004104114
Fee Saver Cashback	4.79%	£0	£10,000	£2,000,000	£300	No	004104144
Standard Cashback	4.45%	£999	£10,000	£2,000,000	£300	No	004104150
High Value Mortgage	4.70%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004104217
5 Year Fixed							
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	Yes	004104102
Standard	4.19%	£999	£10,000	£2,000,000	£0	Yes	004104108
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	Yes	004104120
Fee Saver Cashback	4.39%	£0	£10,000	£2,000,000	£300	No	004104156
Standard Cashback	4.19%	£999	£10,000	£2,000,000	£300	No	004104162
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004104220
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	4.92%	£0	£10,000	£2,000,000	£0	Yes	004104091
Standard	4.56%	£999	£10,000	£2,000,000	£0	Yes	004104097
Premier Customers Only	4.51%	£999	£10,000	£2,000,000	£0	Yes	004104115
Fee Saver Cashback	4.92%	£0	£10,000	£2,000,000	£300	No	004104145
Standard Cashback	4.56%	£999	£10,000	£2,000,000	£300	No	004104151
High Value Mortgage	4.81%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004104218
5 Year Fixed							
Fee Saver	4.53%	£0	£10,000	£2,000,000	£0	Yes	004104103
Standard	4.37%	£999	£10,000	£2,000,000	£0	Yes	004104109
Premier Customers Only	4.32%	£999	£10,000	£2,000,000	£0	Yes	004104121
Fee Saver Cashback	4.53%	£0	£10,000	£2,000,000	£300	No	004104157
Standard Cashback	4.37%	£999	£10,000	£2,000,000	£300	No	004104163
High Value Mortgage	4.62%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004104202
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

17.01.25
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	4.92%	£0	£10,000	£2,000,000	£0	Yes	004104092
Standard	4.56%	£999	£10,000	£2,000,000	£0	Yes	004104098
Premier Customers Only	4.51%	£999	£10,000	£2,000,000	£0	Yes	004104116
Fee Saver Cashback	4.92%	£0	£10,000	£2,000,000	£300	No	004104146
Standard Cashback	4.56%	£999	£10,000	£2,000,000	£300	No	004104152
High Value Mortgage	4.81%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004104219
5 Year Fixed							
Fee Saver	4.53%	£0	£10,000	£2,000,000	£0	Yes	004104104
Standard	4.37%	£999	£10,000	£2,000,000	£0	Yes	004104110
Premier Customers Only	4.32%	£999	£10,000	£2,000,000	£0	Yes	004104122
Fee Saver Cashback	4.53%	£0	£10,000	£2,000,000	£300	No	004104158
Standard Cashback	4.37%	£999	£10,000	£2,000,000	£300	No	004104164
High Value Mortgage	4.62%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004104221
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	5.44%	£0	£10,000	£2,000,000	£0	Yes	004104093
Standard	5.07%	£999	£10,000	£2,000,000	£0	Yes	004104099
Premier Customers Only	4.97%	£999	£10,000	£2,000,000	£0	Yes	004104117
Fee Saver Cashback	5.44%	£0	£10,000	£2,000,000	£300	No	004104147
Standard Cashback	5.07%	£999	£10,000	£2,000,000	£300	No	004104153
5 Year Fixed							
Fee Saver	4.90%	£0	£10,000	£2,000,000	£0	Yes	004104105
Standard	4.72%	£999	£10,000	£2,000,000	£0	Yes	004104111
Premier Customers Only	4.62%	£999	£10,000	£2,000,000	£0	Yes	004104123
Fee Saver Cashback	4.90%	£0	£10,000	£2,000,000	£300	No	004104159
Standard Cashback	4.72%	£999	£10,000	£2,000,000	£300	No	004104165
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.49% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009175

Rates Effective From	17.01.25
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	5.52%	£0	£10,000	£2,000,000	£0	Yes	004104094
Standard	5.17%	£999	£10,000	£2,000,000	£0	Yes	004104100
Premier Customers Only	5.07%	£999	£10,000	£2,000,000	£0	Yes	004104118
Fee Saver Cashback	5.52%	£0	£10,000	£2,000,000	£300	No	004104148
Standard Cashback	5.17%	£999	£10,000	£2,000,000	£300	No	004104154
5 Year Fixed							
Fee Saver	5.00%	£0	£10,000	£2,000,000	£0	Yes	004104106
Standard	4.80%	£999	£10,000	£2,000,000	£0	Yes	004104112
Premier Customers Only	4.70%	£999	£10,000	£2,000,000	£0	Yes	004104124
Fee Saver Cashback	5.00%	£0	£10,000	£2,000,000	£300	No	004104160
Standard Cashback	4.80%	£999	£10,000	£2,000,000	£300	No	004104166
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009176

Maximum 90% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	5.90%	£0	£10,000	£750,000	£0	Yes	004104095
Standard	5.47%	£999	£10,000	£750,000	£0	Yes	004104101
Premier Customers Only	5.37%	£999	£10,000	£750,000	£0	Yes	004104119
Fee Saver Cashback	5.90%	£0	£10,000	£750,000	£300	No	004104149
Standard Cashback	5.47%	£999	£10,000	£750,000	£300	No	004104155
5 Year Fixed							
Fee Saver	5.30%	£0	£10,000	£750,000	£0	Yes	004104107
Standard	5.10%	£999	£10,000	£750,000	£0	Yes	004104113
Premier Customers Only	5.00%	£999	£10,000	£750,000	£0	Yes	004104125
Fee Saver Cashback	5.30%	£0	£10,000	£750,000	£300	No	004104161
Standard Cashback	5.10%	£999	£10,000	£750,000	£300	No	004104167
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.94% + BoE Base Rate	£999	£10,000	£750,000	£0	Yes	001009177

Rates Effective From	17.01.25
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	4.79%	£0	£2,000,000	£750	Yes	004104168
Standard	4.45%	£999	£2,000,000	£750	Yes	004104174
Fee Saver Cashback	4.79%	£0	£2,000,000	£1,050	No	004104192
Standard Cashback	4.45%	£999	£2,000,000	£1,050	No	004104198
5 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£1,250	Yes	004104180
Standard	4.19%	£999	£2,000,000	£1,250	Yes	004104186
Fee Saver Cashback	4.39%	£0	£2,000,000	£1,550	No	004104205
Standard Cashback	4.19%	£999	£2,000,000	£1,550	No	004104211
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	4.92%	£0	£2,000,000	£750	Yes	004104169
Standard	4.56%	£999	£2,000,000	£750	Yes	004104175
Fee Saver Cashback	4.92%	£0	£2,000,000	£1,050	No	004104193
Standard Cashback	4.56%	£999	£2,000,000	£1,050	No	004104199
5 Year Fixed						
Fee Saver	4.53%	£0	£2,000,000	£1,250	Yes	004104181
Standard	4.37%	£999	£2,000,000	£1,250	Yes	004104187
Fee Saver Cashback	4.53%	£0	£2,000,000	£1,550	No	004104206
Standard Cashback	4.37%	£999	£2,000,000	£1,550	No	004104212
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	17.01.25
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	4.92%	£0	£2,000,000	£750	Yes	004104170
Standard	4.56%	£999	£2,000,000	£750	Yes	004104176
Fee Saver Cashback	4.92%	£0	£2,000,000	£1,050	No	004104194
Standard Cashback	4.56%	£999	£2,000,000	£1,050	No	004104200
5 Year Fixed						
Fee Saver	4.53%	£0	£2,000,000	£1,250	Yes	004104182
Standard	4.37%	£999	£2,000,000	£1,250	Yes	004104188
Fee Saver Cashback	4.53%	£0	£2,000,000	£1,550	No	004104207
Standard Cashback	4.37%	£999	£2,000,000	£1,550	No	004104213
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	5.44%	£0	£2,000,000	£750	Yes	004104171
Standard	5.07%	£999	£2,000,000	£750	Yes	004104177
Fee Saver Cashback	5.44%	£0	£2,000,000	£1,050	No	004104195
Standard Cashback	5.07%	£999	£2,000,000	£1,050	No	004104201
5 Year Fixed						
Fee Saver	4.90%	£0	£2,000,000	£1,250	Yes	004104183
Standard	4.72%	£999	£2,000,000	£1,250	Yes	004104189
Fee Saver Cashback	4.90%	£0	£2,000,000	£1,550	No	004104208
Standard Cashback	4.72%	£999	£2,000,000	£1,550	No	004104214
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	17.01.25
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	5.52%	£0	£2,000,000	£750	Yes	004104172
Standard	5.17%	£999	£2,000,000	£750	Yes	004104178
Fee Saver Cashback	5.52%	£0	£2,000,000	£1,050	No	004104196
Standard Cashback	5.17%	£999	£2,000,000	£1,050	No	004104203
5 Year Fixed						
Fee Saver	5.00%	£0	£2,000,000	£1,250	Yes	004104184
Standard	4.80%	£999	£2,000,000	£1,250	Yes	004104190
Fee Saver Cashback	5.00%	£0	£2,000,000	£1,550	No	004104209
Standard Cashback	4.80%	£999	£2,000,000	£1,550	No	004104215
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	5.90%	£0	£750,000	£750	Yes	004104173
Standard	5.47%	£999	£750,000	£750	Yes	004104179
Fee Saver Cashback	5.90%	£0	£750,000	£1,050	No	004104197
Standard Cashback	5.47%	£999	£750,000	£1,050	No	004104204
5 Year Fixed						
Fee Saver	5.30%	£0	£750,000	£1,250	Yes	004104185
Standard	5.10%	£999	£750,000	£1,250	Yes	004104191
Fee Saver Cashback	5.30%	£0	£750,000	£1,550	No	004104210
Standard Cashback	5.10%	£999	£750,000	£1,550	No	004104216
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	17.01.25
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	5.19%	£0	£2,000,000	£0	004104339
Standard	4.85%	£999	£2,000,000	£0	004104342
Premier Customers Only	4.82%	£999	£2,000,000	£0	004104357
3 Year Fixed					
Fee Saver	4.85%	£0	£2,000,000	£0	004104345
Standard	4.58%	£999	£2,000,000	£0	004104348
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004104351
Standard	4.59%	£999	£2,000,000	£0	004104354
Premier Customers Only	4.56%	£999	£2,000,000	£0	004104361
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	5.32%	£0	£2,000,000	£0	004104340
Standard	4.96%	£999	£2,000,000	£0	004104343
Premier Customers Only	4.91%	£999	£2,000,000	£0	004104358
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004104346
Standard	4.70%	£999	£2,000,000	£0	004104349
5 Year Fixed					
Fee Saver	4.93%	£0	£2,000,000	£0	004104352
Standard	4.77%	£999	£2,000,000	£0	004104355
Premier Customers Only	4.72%	£999	£2,000,000	£0	004104362
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
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Rates Effective From	17.01.25
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	5.32%	£0	£2,000,000	£0	004104341
Standard	4.96%	£999	£2,000,000	£0	004104344
Premier Customers Only	4.91%	£999	£2,000,000	£0	004104360
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004104347
Standard	4.70%	£999	£2,000,000	£0	004104350
5 Year Fixed					
Fee Saver	4.93%	£0	£2,000,000	£0	004104353
Standard	4.77%	£999	£2,000,000	£0	004104356
Premier Customers Only	4.72%	£999	£2,000,000	£0	004104363
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	17.01.25
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	5.19%	£0	£2,000,000	£0	Yes	004104364
Standard	4.85%	£999	£2,000,000	£0	Yes	004104367
Premier Customers Only	4.82%	£999	£2,000,000	£0	Yes	004104381
3 Year Fixed						
Fee Saver	4.85%	£0	£2,000,000	£0	Yes	004104370
Standard	4.58%	£999	£2,000,000	£0	Yes	004104373
5 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£0	Yes	004104376
Standard	4.59%	£999	£2,000,000	£0	Yes	004104379
Premier Customers Only	4.56%	£999	£2,000,000	£0	Yes	004104384
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	5.32%	£0	£2,000,000	£0	Yes	004104365
Standard	4.96%	£999	£2,000,000	£0	Yes	004104368
Premier Customers Only	4.91%	£999	£2,000,000	£0	Yes	004104382
3 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004104371
Standard	4.70%	£999	£2,000,000	£0	Yes	004104374
5 Year Fixed						
Fee Saver	4.93%	£0	£2,000,000	£0	Yes	004104377
Standard	4.77%	£999	£2,000,000	£0	Yes	004104359
Premier Customers Only	4.72%	£999	£2,000,000	£0	Yes	004104385
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	17.01.25
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	5.32%	£0	£2,000,000	£0	Yes	004104366
Standard	4.96%	£999	£2,000,000	£0	Yes	004104369
Premier Customers Only	4.91%	£999	£2,000,000	£0	Yes	004104383
3 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004104372
Standard	4.70%	£999	£2,000,000	£0	Yes	004104375
5 Year Fixed						
Fee Saver	4.93%	£0	£2,000,000	£0	Yes	004104378
Standard	4.77%	£999	£2,000,000	£0	Yes	004104380
Premier Customers Only	4.72%	£999	£2,000,000	£0	Yes	004104386
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	17.01.25
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 - 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	£1,000,000	£0	001009010
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Rates Effective From **17.01.25**
 Current BTL SVR **7.60%**
 2 Year Fixed Rate end date **28.02.27**
 5 Year Fixed Rate end date **28.02.30**

Rates Effective From	17.01.25
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	4.89%	£0	£2,000,000	Yes	004104126
Standard	4.54%	£1,999		Yes	004104129
Standard	4.29%	£3,999		Yes	004104132
5 Year Fixed					
Fee Saver	4.54%	£0	£2,000,000	Yes	004104135
Standard	4.31%	£1,999		Yes	004104138
Standard	4.06%	£3,999		Yes	004104141
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	5.14%	£0	£1,000,000	Yes	004104127
Standard	4.59%	£1,999		Yes	004104130
Standard	4.34%	£3,999		Yes	004104133
5 Year Fixed					
Fee Saver	4.69%	£0	£1,000,000	Yes	004104136
Standard	4.41%	£1,999		Yes	004104139
Standard	4.16%	£3,999		Yes	004104142
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	5.14%	£0	£1,000,000	Yes	004104128
Standard	4.59%	£1,999		Yes	004104131
Standard	4.34%	£3,999		Yes	004104134
5 Year Fixed					
Fee Saver	4.69%	£0	£1,000,000	Yes	004104137
Standard	4.41%	£1,999		Yes	004104140
Standard	4.16%	£3,999		Yes	004104143
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
 Current BTL SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

17.01.25
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 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	17.01.25
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	17.01.25
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	4.49%	£0	£5,000,000	£0	004104222
Standard	4.25%	£999	£5,000,000	£0	004104228
Premier Customers Only	4.22%	£999	£5,000,000	£0	004104258
3 Year Fixed					
Fee Saver	4.45%	£0	£5,000,000	£0	004104234
Standard	4.18%	£999	£5,000,000	£0	004104240
5 Year Fixed					
Fee Saver	4.24%	£0	£5,000,000	£0	004104246
Standard	4.11%	£999	£5,000,000	£0	004104252
Premier Customers Only	4.08%	£999	£5,000,000	£0	004104264
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	4.64%	£0	£5,000,000	£0	004104223
Standard	4.39%	£999	£5,000,000	£0	004104229
Premier Customers Only	4.34%	£999	£5,000,000	£0	004104259
3 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004104235
Standard	4.30%	£999	£5,000,000	£0	004104241
5 Year Fixed					
Fee Saver	4.32%	£0	£5,000,000	£0	004104247
Standard	4.23%	£999	£5,000,000	£0	004104253
Premier Customers Only	4.18%	£999	£5,000,000	£0	004104265
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	17.01.25
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	4.64%	£0	£3,000,000	£0	004104224
Standard	4.39%	£999	£3,000,000	£0	004104230
Premier Customers Only	4.34%	£999	£3,000,000	£0	004104260
3 Year Fixed					
Fee Saver	4.59%	£0	£3,000,000	£0	004104236
Standard	4.30%	£999	£3,000,000	£0	004104242
5 Year Fixed					
Fee Saver	4.32%	£0	£3,000,000	£0	004104248
Standard	4.23%	£999	£3,000,000	£0	004104254
Premier Customers Only	4.18%	£999	£3,000,000	£0	004104266
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	4.94%	£0	£2,000,000	£0	004104225
Standard	4.69%	£999	£2,000,000	£0	004104231
Premier Customers Only	4.59%	£999	£2,000,000	£0	004104261
3 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004104237
Standard	4.59%	£999	£2,000,000	£0	004104243
5 Year Fixed					
Fee Saver	4.61%	£0	£2,000,000	£0	004104249
Standard	4.46%	£999	£2,000,000	£0	004104255
Premier Customers Only	4.36%	£999	£2,000,000	£0	004104267
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	17.01.25
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	4.94%	£0	£2,000,000	£0	004104226
Standard	4.69%	£999	£2,000,000	£0	004104232
Premier Customers Only	4.59%	£999	£2,000,000	£0	004104262
3 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004104238
Standard	4.59%	£999	£2,000,000	£0	004104244
5 Year Fixed					
Fee Saver	4.61%	£0	£2,000,000	£0	004104250
Standard	4.46%	£999	£2,000,000	£0	004104256
Premier Customers Only	4.36%	£999	£2,000,000	£0	004104268
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	5.34%	£0	£750,000	£0	004104227
Standard	5.09%	£999	£750,000	£0	004104233
Premier Customers Only	4.99%	£999	£750,000	£0	004104263
3 Year Fixed					
Fee Saver	5.24%	£0	£750,000	£0	004104239
Standard	4.99%	£999	£750,000	£0	004104245
5 Year Fixed					
Fee Saver	4.89%	£0	£750,000	£0	004104251
Standard	4.74%	£999	£750,000	£0	004104257
Premier Customers Only	4.64%	£999	£750,000	£0	004104269
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009140



Rates Effective From	17.01.25
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	4.49%	£0	£5,000,000	£0	004104279
Standard	4.25%	£999	£5,000,000	£0	004104286
Premier Customers Only	4.22%	£999	£5,000,000	£0	004104318
3 Year Fixed					
Fee Saver	4.45%	£0	£5,000,000	£0	004104292
Standard	4.18%	£999	£5,000,000	£0	004104299
5 Year Fixed					
Fee Saver	4.24%	£0	£5,000,000	£0	004104305
Standard	4.11%	£999	£5,000,000	£0	004104312
Premier Customers Only	4.08%	£999	£5,000,000	£0	004104324
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	4.64%	£0	£5,000,000	£0	004104280
Standard	4.39%	£999	£5,000,000	£0	004104287
Premier Customers Only	4.34%	£999	£5,000,000	£0	004104319
3 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004104293
Standard	4.30%	£999	£5,000,000	£0	004104300
5 Year Fixed					
Fee Saver	4.32%	£0	£5,000,000	£0	004104306
Standard	4.23%	£999	£5,000,000	£0	004104313
Premier Customers Only	4.18%	£999	£5,000,000	£0	004104325
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	17.01.25
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	4.64%	£0	£3,000,000	£0	004104281
Standard	4.39%	£999	£3,000,000	£0	004104288
Premier Customers Only	4.34%	£999	£3,000,000	£0	004104320
3 Year Fixed					
Fee Saver	4.59%	£0	£3,000,000	£0	004104294
Standard	4.30%	£999	£3,000,000	£0	004104301
5 Year Fixed					
Fee Saver	4.32%	£0	£3,000,000	£0	004104307
Standard	4.23%	£999	£3,000,000	£0	004104314
Premier Customers Only	4.18%	£999	£3,000,000	£0	004104326
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	4.94%	£0	£2,000,000	£0	004104282
Standard	4.69%	£999	£2,000,000	£0	004104289
Premier Customers Only	4.59%	£999	£3,000,000	£0	004104321
3 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004104295
Standard	4.59%	£999	£2,000,000	£0	004104302
5 Year Fixed					
Fee Saver	4.61%	£0	£2,000,000	£0	004104308
Standard	4.46%	£999	£2,000,000	£0	004104315
Premier Customers Only	4.36%	£999	£2,000,000	£0	004104327
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	17.01.25
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	4.94%	£0	£2,000,000	£0	004104283
Standard	4.69%	£999	£2,000,000	£0	004104290
Premier Customers Only	4.59%	£999	£2,000,000	£0	004104322
3 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004104296
Standard	4.59%	£999	£2,000,000	£0	004104303
5 Year Fixed					
Fee Saver	4.61%	£0	£2,000,000	£0	004104309
Standard	4.46%	£999	£2,000,000	£0	004104316
Premier Customers Only	4.36%	£999	£2,000,000	£0	004104328
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	5.34%	£0	£750,000	£0	004104284
Standard	5.09%	£999	£750,000	£0	004104291
Premier Customers Only	4.99%	£999	£750,000	£0	004104323
3 Year Fixed					
Fee Saver	5.24%	£0	£750,000	£0	004104297
Standard	4.99%	£999	£750,000	£0	004104304
5 Year Fixed					
Fee Saver	4.89%	£0	£750,000	£0	004104310
Standard	4.74%	£999	£750,000	£0	004104317
Premier Customers Only	4.64%	£999	£750,000	£0	004104329
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	5.59%	£0	£570,000	£0	004104285
3 Year Fixed					
Fee Saver	5.49%	£0	£570,000	£0	004104298
5 Year Fixed					
Fee Saver	5.19%	£0	£570,000	£0	004104311
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.24% + BoE Base Rate	£0	£570,000	£0	001009144



Rates Effective From	17.01.25
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	5.19%	£0	£2,000,000	£0	004104339
Standard	4.85%	£999	£2,000,000	£0	004104342
Premier Customers Only	4.82%	£999	£2,000,000	£0	004104357
3 Year Fixed					
Fee Saver	4.85%	£0	£2,000,000	£0	004104345
Standard	4.58%	£999	£2,000,000	£0	004104348
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004104351
Standard	4.59%	£999	£2,000,000	£0	004104354
Premier Customers Only	4.56%	£999	£2,000,000	£0	004104361
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	5.32%	£0	£2,000,000	£0	004104340
Standard	4.96%	£999	£2,000,000	£0	004104343
Premier Customers Only	4.91%	£999	£2,000,000	£0	004104358
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004104346
Standard	4.70%	£999	£2,000,000	£0	004104349
5 Year Fixed					
Fee Saver	4.93%	£0	£2,000,000	£0	004104352
Standard	4.77%	£999	£2,000,000	£0	004104355
Premier Customers Only	4.72%	£999	£2,000,000	£0	004104362
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
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Rates Effective From	17.01.25
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	5.32%	£0	£2,000,000	£0	004104341
Standard	4.96%	£999	£2,000,000	£0	004104344
Premier Customers Only	4.91%	£999	£2,000,000	£0	004104360
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004104347
Standard	4.70%	£999	£2,000,000	£0	004104350
5 Year Fixed					
Fee Saver	4.93%	£0	£2,000,000	£0	004104353
Standard	4.77%	£999	£2,000,000	£0	004104356
Premier Customers Only	4.72%	£999	£2,000,000	£0	004104363
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
 Current BTL SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

17.01.25
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 - 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	4.29%	£1,999		£0	004104271
5 Year Fixed					
Fee Saver	4.51%	£0	£2,000,000	£0	004104274
Standard	4.19%	£1,999		£0	004104277
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	4.53%	£1,999		£0	004104272
5 Year Fixed					
Fee Saver	4.55%	£0	£1,000,000	£0	004104275
Standard	4.25%	£1,999		£0	004104278
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	5.08%	£0	£1,000,000	£0	004104270
Standard	4.53%	£1,999		£0	004104273
5 Year Fixed					
Fee Saver	4.60%	£0	£1,000,000	£0	004104276
Standard	4.25%	£1,999		£0	004102399
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008580
Standard	0.64% + BoE Base Rate	£1,999		£0	001008727

Rates Effective From	17.01.25
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	4.29%	£1,999		£0	004104331
5 Year Fixed					
Fee Saver	4.51%	£0	£2,000,000	£0	004104334
Standard	4.19%	£1,999		£0	004104337
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	4.53%	£1,999		£0	004104332
5 Year Fixed					
Fee Saver	4.55%	£0	£1,000,000	£0	004104335
Standard	4.25%	£1,999		£0	004104338
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	5.08%	£0	£1,000,000	£0	004104330
Standard	4.53%	£1,999		£0	004104333
5 Year Fixed					
Fee Saver	4.60%	£0	£1,000,000	£0	004104336
Standard	4.25%	£1,999		£0	004102464
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008586
Standard	0.64% + BoE Base Rate	£1,999		£0	001008742



Rates Effective From	17.01.25
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 - 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	£1,000,000	£0	001008954
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