

HSBC UK Mortgage Rate Sheet

Rates Effective From	31.01.25	Current BTL SVR	7.60%
Current Residential SVR	6.99%	Bank of England Base Rate	4.75%
2 Year Fixed Rate End Date	31.05.27	3 Year Fixed Rate End Date	31.05.28
5 Year Fixed Rate End Date	31.05.30	10 Year Fixed Rate End Date	31.05.35

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
Existing Mortgage Customer Borrowing More Rate Sheet Existing Mortgage Customer Switching Rate Sheet International Existing Customer Switching Residential Rate Sheet Existing BTL Mortgage Customer Borrowing More Rate Sheet Existing BTL Mortgage Customer Switching Rate Sheet International Existing Customer Switching BTL Rate Sheet

Rates Effective From	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004104719
Standard	4.30%	£999	£10,000	£2,000,000	£0	004104726
High Value Mortgage	4.55%	£1,999	£2,000,000.01	£5,000,000	£0	004104757
Premier Customers Only	4.27%	£999	£10,000	£2,000,000	£0	004104745
5 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£0	004104732
Standard	4.19%	£999	£10,000	£2,000,000	£0	004104739
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	004104760
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	004104751
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	004104720
Standard	4.44%	£999	£10,000	£2,000,000	£0	004104727
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	004104758
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	004104746
5 Year Fixed						
Fee Saver	4.48%	£0	£10,000	£2,000,000	£0	004104733
Standard	4.31%	£999	£10,000	£2,000,000	£0	004104740
High Value Mortgage	4.56%	£1,999	£2,000,000.01	£5,000,000	£0	004104761
Premier Customers Only	4.26%	£999	£10,000	£2,000,000	£0	004104752
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004104721
Standard	4.44%	£999	£10,000	£2,000,000	£0	004104728
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£3,000,000	£0	004104759
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	004104747
5 Year Fixed						
Fee Saver	4.48%	£0	£10,000	£2,000,000	£0	004104734
Standard	4.31%	£999	£10,000	£2,000,000	£0	004104741
High Value Mortgage	4.56%	£1,999	£2,000,000.01	£3,000,000	£0	004104762
Premier Customers Only	4.26%	£999	£10,000	£2,000,000	£0	004104753
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	004104722
Standard	4.77%	£999	£10,000	£2,000,000	£250	004104729
Premier Customers Only	4.67%	£999	£10,000	£2,000,000	£0	004104748
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£2,000,000	£350	004104735
Standard	4.53%	£999	£10,000	£2,000,000	£350	004104742
Premier Customers Only	4.43%	£999	£10,000	£2,000,000	£0	004104754
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

31.01.25
6.99%
31.05.27
31.05.30

Bank of England Base Rate

4.75%

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Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.02%	£0	£10,000	£2,000,000	£250	004104723
Standard	4.77%	£999	£10,000	£2,000,000	£250	004104730
Premier Customers Only	4.67%	£999	£10,000	£2,000,000	£0	004104749
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£2,000,000	£350	004104736
Standard	4.53%	£999	£10,000	£2,000,000	£350	004104743
Premier Customers Only	4.43%	£999	£10,000	£2,000,000	£0	004104755
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	004104724
Standard	5.15%	£999	£10,000	£750,000	£250	004104731
Premier Customers Only	5.05%	£999	£10,000	£750,000	£0	004104750
5 Year Fixed						
Fee Saver	4.98%	£0	£10,000	£750,000	£350	004104737
Standard	4.79%	£999	£10,000	£750,000	£350	004104744
Premier Customers Only	4.69%	£999	£10,000	£750,000	£0	004104756
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	004104725
5 Year Fixed						
Fee Saver	5.29%	£0	£10,000	£570,000	£500	004104738

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Bank of England Base Rate 4.75%

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Maximum 60% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.58%	£0	£2,000,000	£750	004104763
Standard	4.30%	£999	£2,000,000	£750	004104770
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£1,250	004104776
Standard	4.19%	£999	£2,000,000	£1,250	004104783
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	004104764
Standard	4.44%	£999	£2,000,000	£750	004104771
5 Year Fixed					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104777
Standard	4.31%	£999	£2,000,000	£1,250	004104784
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	31.05.27
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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	004104765
Standard	4.44%	£999	£2,000,000	£750	004104772
5 Year Fixed					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104778
Standard	4.31%	£999	£2,000,000	£1,250	004104785
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	004104766
Standard	4.77%	£999	£2,000,000	£1,000	004104773
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104779
Standard	4.53%	£999	£2,000,000	£1,600	004104786
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£750	001009497



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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	004104767
Standard	4.77%	£999	£2,000,000	£1,000	004104774
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104780
Standard	4.53%	£999	£2,000,000	£1,600	004104787
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	004104768
Standard	5.15%	£999	£750,000	£1,000	004104775
5 Year Fixed					
Fee Saver	4.98%	£0	£750,000	£1,600	004104781
Standard	4.79%	£999	£750,000	£1,600	004104788
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	004104769
5 Year Fixed					
Fee Saver	5.29%	£0	£570,000	£1,750	004104782

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5 Year Fixed Rate end date	31.05.30

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	4.58%	£0	£10,000	£2,000,000	£0	004104789
Standard	4.30%	£999	£10,000	£2,000,000	£0	004104796
High Value Mortgage	4.55%	£1,999	£2,000,000.01	£5,000,000	£0	004104845
Premier Customers Only	4.27%	£999	£10,000	£2,000,000	£0	004104815
5 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£0	004104802
Standard	4.19%	£999	£10,000	£2,000,000	£0	004104809
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	004104848
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	004104821
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	004104790
Standard	4.44%	£999	£10,000	£2,000,000	£0	004104797
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£5,000,000	£0	004104846
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	004104816
5 Year Fixed						
Fee Saver	4.48%	£0	£10,000	£2,000,000	£0	004104803
Standard	4.31%	£999	£10,000	£2,000,000	£0	004104810
High Value Mortgage	4.56%	£1,999	£2,000,000.01	£5,000,000	£0	004104849
Premier Customers Only	4.26%	£999	£10,000	£2,000,000	£0	004104822
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	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004104791
Standard	4.44%	£999	£10,000	£2,000,000	£0	004104798
High Value Mortgage	4.69%	£1,999	£2,000,000.01	£3,000,000	£0	004104847
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	004104817
5 Year Fixed						
Fee Saver	4.48%	£0	£10,000	£2,000,000	£0	004104804
Standard	4.31%	£999	£10,000	£2,000,000	£0	004104811
High Value Mortgage	4.56%	£1,999	£2,000,000.01	£3,000,000	£0	004104850
Premier Customers Only	4.26%	£999	£10,000	£2,000,000	£0	004104823
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	004104792
Standard	4.77%	£999	£10,000	£2,000,000	£250	004104799
Premier Customers Only	4.67%	£999	£10,000	£2,000,000	£0	004104818
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£2,000,000	£350	004104805
Standard	4.53%	£999	£10,000	£2,000,000	£350	004104812
Premier Customers Only	4.43%	£999	£10,000	£2,000,000	£0	004104824
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

Rates Effective From

31.01.25

Current Residential SVR

6.99%

2 Year Fixed Rate end date

31.05.27

5 Year Fixed Rate end date

31.05.30

Bank of England Base Rate

4.75%

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Maximum 85% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.02%	£0	£10,000	£2,000,000	£250	004104793
Standard	4.77%	£999	£10,000	£2,000,000	£250	004104800
Premier Customers Only	4.67%	£999	£10,000	£2,000,000	£0	004104819
5 Year Fixed						
Fee Saver	4.68%	£0	£10,000	£2,000,000	£350	004104806
Standard	4.53%	£999	£10,000	£2,000,000	£350	004104813
Premier Customers Only	4.43%	£999	£10,000	£2,000,000	£0	004104825
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	004104794
Standard	5.15%	£999	£10,000	£750,000	£250	004104801
Premier Customers Only	5.05%	£999	£10,000	£750,000	£0	004104820
5 Year Fixed						
Fee Saver	4.98%	£0	£10,000	£750,000	£350	004104807
Standard	4.79%	£999	£10,000	£750,000	£350	004104814
Premier Customers Only	4.69%	£999	£10,000	£750,000	£0	004104826
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	004104795
5 Year Fixed						
Fee Saver	5.29%	£0	£10,000	£570,000	£350	004104808

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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	004104851
Standard	4.30%	£999	£2,000,000	£750	004104858
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£1,250	004104864
Standard	4.19%	£999	£2,000,000	£1,250	004104871
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	004104852
Standard	4.44%	£999	£2,000,000	£750	004104859
5 Year Fixed					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104865
Standard	4.31%	£999	£2,000,000	£1,250	004104872
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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4.75%

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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	004104853
Standard	4.44%	£999	£2,000,000	£750	004104860
5 Year Fixed					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104866
Standard	4.31%	£999	£2,000,000	£1,250	004104873
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	004104854
Standard	4.77%	£999	£2,000,000	£1,000	004104861
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104867
Standard	4.53%	£999	£2,000,000	£1,600	004104874
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004104855
Standard	4.77%	£999	£2,000,000	£1,000	004104862
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104868
Standard	4.53%	£999	£2,000,000	£1,600	004104875
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	004104856
Standard	5.15%	£999	£750,000	£1,000	004104863
5 Year Fixed					
Fee Saver	4.98%	£0	£750,000	£1,600	004104869
Standard	4.79%	£999	£750,000	£1,600	004104876
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	004104857
5 Year Fixed					
Fee Saver	5.29%	£0	£570,000	£1,600	004104870

Rates Effective From	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004104948
Standard	4.45%	£999	£10,000	£2,000,000	£0	Yes	004104954
Premier Customers Only	4.42%	£999	£10,000	£2,000,000	£0	Yes	004104972
Fee Saver Cashback	4.79%	£0	£10,000	£2,000,000	£300	No	004105002
Standard Cashback	4.45%	£999	£10,000	£2,000,000	£300	No	004105008
High Value Mortgage	4.70%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004105075
5 Year Fixed							
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	Yes	004104960
Standard	4.19%	£999	£10,000	£2,000,000	£0	Yes	004104966
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	Yes	004104978
Fee Saver Cashback	4.39%	£0	£10,000	£2,000,000	£300	No	004105014
Standard Cashback	4.19%	£999	£10,000	£2,000,000	£300	No	004105020
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004105078
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	004104949
Standard	4.56%	£999	£10,000	£2,000,000	£0	Yes	004104955
Premier Customers Only	4.51%	£999	£10,000	£2,000,000	£0	Yes	004104973
Fee Saver Cashback	4.92%	£0	£10,000	£2,000,000	£300	No	004105003
Standard Cashback	4.56%	£999	£10,000	£2,000,000	£300	No	004105009
High Value Mortgage	4.81%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004105076
5 Year Fixed							
Fee Saver	4.53%	£0	£10,000	£2,000,000	£0	Yes	004104961
Standard	4.37%	£999	£10,000	£2,000,000	£0	Yes	004104967
Premier Customers Only	4.32%	£999	£10,000	£2,000,000	£0	Yes	004104979
Fee Saver Cashback	4.53%	£0	£10,000	£2,000,000	£300	No	004105015
Standard Cashback	4.37%	£999	£10,000	£2,000,000	£300	No	004105021
High Value Mortgage	4.62%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004105060
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

31.01.25
6.99%
31.05.27
31.05.30

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	004104950
Standard	4.56%	£999	£10,000	£2,000,000	£0	Yes	004104956
Premier Customers Only	4.51%	£999	£10,000	£2,000,000	£0	Yes	004104974
Fee Saver Cashback	4.92%	£0	£10,000	£2,000,000	£300	No	004105004
Standard Cashback	4.56%	£999	£10,000	£2,000,000	£300	No	004105010
High Value Mortgage	4.81%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004105077
5 Year Fixed							
Fee Saver	4.53%	£0	£10,000	£2,000,000	£0	Yes	004104962
Standard	4.37%	£999	£10,000	£2,000,000	£0	Yes	004104968
Premier Customers Only	4.32%	£999	£10,000	£2,000,000	£0	Yes	004104980
Fee Saver Cashback	4.53%	£0	£10,000	£2,000,000	£300	No	004105016
Standard Cashback	4.37%	£999	£10,000	£2,000,000	£300	No	004105022
High Value Mortgage	4.62%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004105079
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	004104951
Standard	5.07%	£999	£10,000	£2,000,000	£0	Yes	004104957
Premier Customers Only	4.97%	£999	£10,000	£2,000,000	£0	Yes	004104975
Fee Saver Cashback	5.44%	£0	£10,000	£2,000,000	£300	No	004105005
Standard Cashback	5.07%	£999	£10,000	£2,000,000	£300	No	004105011
5 Year Fixed							
Fee Saver	4.90%	£0	£10,000	£2,000,000	£0	Yes	004104963
Standard	4.72%	£999	£10,000	£2,000,000	£0	Yes	004104969
Premier Customers Only	4.62%	£999	£10,000	£2,000,000	£0	Yes	004104981
Fee Saver Cashback	4.90%	£0	£10,000	£2,000,000	£300	No	004105017
Standard Cashback	4.72%	£999	£10,000	£2,000,000	£300	No	004105023
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004104952
Standard	5.17%	£999	£10,000	£2,000,000	£0	Yes	004104958
Premier Customers Only	5.07%	£999	£10,000	£2,000,000	£0	Yes	004104976
Fee Saver Cashback	5.52%	£0	£10,000	£2,000,000	£300	No	004105006
Standard Cashback	5.17%	£999	£10,000	£2,000,000	£300	No	004105012
5 Year Fixed							
Fee Saver	5.00%	£0	£10,000	£2,000,000	£0	Yes	004104964
Standard	4.80%	£999	£10,000	£2,000,000	£0	Yes	004104970
Premier Customers Only	4.70%	£999	£10,000	£2,000,000	£0	Yes	004104982
Fee Saver Cashback	5.00%	£0	£10,000	£2,000,000	£300	No	004105018
Standard Cashback	4.80%	£999	£10,000	£2,000,000	£300	No	004105024
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	004104953
Standard	5.47%	£999	£10,000	£750,000	£0	Yes	004104959
Premier Customers Only	5.37%	£999	£10,000	£750,000	£0	Yes	004104977
Fee Saver Cashback	5.90%	£0	£10,000	£750,000	£300	No	004105007
Standard Cashback	5.47%	£999	£10,000	£750,000	£300	No	004105013
5 Year Fixed							
Fee Saver	5.30%	£0	£10,000	£750,000	£0	Yes	004104965
Standard	5.10%	£999	£10,000	£750,000	£0	Yes	004104971
Premier Customers Only	5.00%	£999	£10,000	£750,000	£0	Yes	004104983
Fee Saver Cashback	5.30%	£0	£10,000	£750,000	£300	No	004105019
Standard Cashback	5.10%	£999	£10,000	£750,000	£300	No	004105025
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004105026
Standard	4.45%	£999	£2,000,000	£750	Yes	004105032
Fee Saver Cashback	4.79%	£0	£2,000,000	£1,050	No	004105050
Standard Cashback	4.45%	£999	£2,000,000	£1,050	No	004105056
5 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£1,250	Yes	004105038
Standard	4.19%	£999	£2,000,000	£1,250	Yes	004105044
Fee Saver Cashback	4.39%	£0	£2,000,000	£1,550	No	004105063
Standard Cashback	4.19%	£999	£2,000,000	£1,550	No	004105069
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	004105027
Standard	4.56%	£999	£2,000,000	£750	Yes	004105033
Fee Saver Cashback	4.92%	£0	£2,000,000	£1,050	No	004105051
Standard Cashback	4.56%	£999	£2,000,000	£1,050	No	004105057
5 Year Fixed						
Fee Saver	4.53%	£0	£2,000,000	£1,250	Yes	004105039
Standard	4.37%	£999	£2,000,000	£1,250	Yes	004105045
Fee Saver Cashback	4.53%	£0	£2,000,000	£1,550	No	004105064
Standard Cashback	4.37%	£999	£2,000,000	£1,550	No	004105070
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004105028
Standard	4.56%	£999	£2,000,000	£750	Yes	004105034
Fee Saver Cashback	4.92%	£0	£2,000,000	£1,050	No	004105052
Standard Cashback	4.56%	£999	£2,000,000	£1,050	No	004105058
5 Year Fixed						
Fee Saver	4.53%	£0	£2,000,000	£1,250	Yes	004105040
Standard	4.37%	£999	£2,000,000	£1,250	Yes	004105046
Fee Saver Cashback	4.53%	£0	£2,000,000	£1,550	No	004105065
Standard Cashback	4.37%	£999	£2,000,000	£1,550	No	004105071
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	004105029
Standard	5.07%	£999	£2,000,000	£750	Yes	004105035
Fee Saver Cashback	5.44%	£0	£2,000,000	£1,050	No	004105053
Standard Cashback	5.07%	£999	£2,000,000	£1,050	No	004105059
5 Year Fixed						
Fee Saver	4.90%	£0	£2,000,000	£1,250	Yes	004105041
Standard	4.72%	£999	£2,000,000	£1,250	Yes	004105047
Fee Saver Cashback	4.90%	£0	£2,000,000	£1,550	No	004105066
Standard Cashback	4.72%	£999	£2,000,000	£1,550	No	004105072
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004105030
Standard	5.17%	£999	£2,000,000	£750	Yes	004105036
Fee Saver Cashback	5.52%	£0	£2,000,000	£1,050	No	004105054
Standard Cashback	5.17%	£999	£2,000,000	£1,050	No	004105061
5 Year Fixed						
Fee Saver	5.00%	£0	£2,000,000	£1,250	Yes	004105042
Standard	4.80%	£999	£2,000,000	£1,250	Yes	004105048
Fee Saver Cashback	5.00%	£0	£2,000,000	£1,550	No	004105067
Standard Cashback	4.80%	£999	£2,000,000	£1,550	No	004105073
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	004105031
Standard	5.47%	£999	£750,000	£750	Yes	004105037
Fee Saver Cashback	5.90%	£0	£750,000	£1,050	No	004105055
Standard Cashback	5.47%	£999	£750,000	£1,050	No	004105062
5 Year Fixed						
Fee Saver	5.30%	£0	£750,000	£1,250	Yes	004105043
Standard	5.10%	£999	£750,000	£1,250	Yes	004105049
Fee Saver Cashback	5.30%	£0	£750,000	£1,550	No	004105068
Standard Cashback	5.10%	£999	£750,000	£1,550	No	004105074
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	31.05.28
10 Year Fixed Rate end date	31.05.35

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	004105080
Standard	4.85%	£999	£2,000,000	£0	004105083
Premier Customers Only	4.82%	£999	£2,000,000	£0	004105098
3 Year Fixed					
Fee Saver	4.85%	£0	£2,000,000	£0	004105086
Standard	4.58%	£999	£2,000,000	£0	004105089
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004105092
Standard	4.59%	£999	£2,000,000	£0	004105095
Premier Customers Only	4.56%	£999	£2,000,000	£0	004105102
10 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004105105
Standard	4.99%	£999	£2,000,000	£0	004105108
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	004105081
Standard	4.96%	£999	£2,000,000	£0	004105084
Premier Customers Only	4.91%	£999	£2,000,000	£0	004105099
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004105087
Standard	4.70%	£999	£2,000,000	£0	004105090
5 Year Fixed					
Fee Saver	4.93%	£0	£2,000,000	£0	004105093
Standard	4.77%	£999	£2,000,000	£0	004105096
Premier Customers Only	4.72%	£999	£2,000,000	£0	004105103
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004105106
Standard	5.04%	£999	£2,000,000	£0	004105109
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	31.05.28
10 Year Fixed Rate end date	31.05.35

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	004105082
Standard	4.96%	£999	£2,000,000	£0	004105085
Premier Customers Only	4.91%	£999	£2,000,000	£0	004105101
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004105088
Standard	4.70%	£999	£2,000,000	£0	004105091
5 Year Fixed					
Fee Saver	4.93%	£0	£2,000,000	£0	004105094
Standard	4.77%	£999	£2,000,000	£0	004105097
Premier Customers Only	4.72%	£999	£2,000,000	£0	004105104
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004105107
Standard	5.04%	£999	£2,000,000	£0	004105110
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate
 3 Year Fixed Rate end date
 10 Year Fixed Rate end date

4.75%
31.05.28
31.05.35

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	004105124
Standard	4.85%	£999	£2,000,000	£0	Yes	004105127
Premier Customers Only	4.82%	£999	£2,000,000	£0	Yes	004105140
3 Year Fixed						
Fee Saver	4.85%	£0	£2,000,000	£0	Yes	004105130
Standard	4.58%	£999	£2,000,000	£0	Yes	004105133
5 Year Fixed						
Fee Saver	4.79%	£0	£2,000,000	£0	Yes	004105136
Standard	4.59%	£999	£2,000,000	£0	Yes	004105100
Premier Customers Only	4.56%	£999	£2,000,000	£0	Yes	004105143
10 Year Fixed						
Fee Saver	5.14%	£0	£2,000,000	£0	Yes	004105146
Standard	4.99%	£999	£2,000,000	£0	Yes	004105149
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	004105125
Standard	4.96%	£999	£2,000,000	£0	Yes	004105128
Premier Customers Only	4.91%	£999	£2,000,000	£0	Yes	004105141
3 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004105131
Standard	4.70%	£999	£2,000,000	£0	Yes	004105134
5 Year Fixed						
Fee Saver	4.93%	£0	£2,000,000	£0	Yes	004105137
Standard	4.77%	£999	£2,000,000	£0	Yes	004105119
Premier Customers Only	4.72%	£999	£2,000,000	£0	Yes	004105144
10 Year Fixed						
Fee Saver	5.19%	£0	£2,000,000	£0	Yes	004105147
Standard	5.04%	£999	£2,000,000	£0	Yes	004105150
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate
 3 Year Fixed Rate end date
 10 Year Fixed Rate end date

4.75%
31.05.28
31.05.35

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	004105126
Standard	4.96%	£999	£2,000,000	£0	Yes	004105129
Premier Customers Only	4.91%	£999	£2,000,000	£0	Yes	004105142
3 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004105132
Standard	4.70%	£999	£2,000,000	£0	Yes	004105135
5 Year Fixed						
Fee Saver	4.93%	£0	£2,000,000	£0	Yes	004105138
Standard	4.77%	£999	£2,000,000	£0	Yes	004105139
Premier Customers Only	4.72%	£999	£2,000,000	£0	Yes	004105145
10 Year Fixed						
Fee Saver	5.19%	£0	£2,000,000	£0	Yes	004105148
Standard	5.04%	£999	£2,000,000	£0	Yes	004105151
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

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

31.01.25
7.60%
31.05.27
31.05.30

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	004104827
Standard	4.54%	£1,999		£0	004104830
Standard	4.29%	£3,999		£0	004104833
5 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£0	004104836
Standard	4.44%	£1,999		£0	004104839
Standard	4.19%	£3,999		£0	004104842
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	004104828
Standard	4.68%	£1,999		£0	004104831
Standard	4.43%	£3,999		£0	004104834
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£0	004104837
Standard	4.49%	£1,999		£0	004104840
Standard	4.24%	£3,999		£0	004104843
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	004104829
Standard	4.68%	£1,999		£0	004104832
Standard	4.43%	£3,999		£0	004104835
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£0	004104838
Standard	4.49%	£1,999		£0	004104841
Standard	4.24%	£3,999		£0	004104844
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008916
Standard	0.69% + BoE Base Rate	£1,999		£0	001009010

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

31.01.25
7.60%
31.05.27
31.05.30

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	004104984
Standard	4.54%	£1,999		Yes	004104987
Standard	4.29%	£3,999		Yes	004104990
5 Year Fixed					
Fee Saver	4.54%	£0	£2,000,000	Yes	004104993
Standard	4.31%	£1,999		Yes	004104996
Standard	4.06%	£3,999		Yes	004104999
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	004104985
Standard	4.59%	£1,999		Yes	004104988
Standard	4.34%	£3,999		Yes	004104991
5 Year Fixed					
Fee Saver	4.69%	£0	£1,000,000	Yes	004104994
Standard	4.41%	£1,999		Yes	004104997
Standard	4.16%	£3,999		Yes	004105000
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	004104986
Standard	4.59%	£1,999		Yes	004104989
Standard	4.34%	£3,999		Yes	004104992
5 Year Fixed					
Fee Saver	4.69%	£0	£1,000,000	Yes	004104995
Standard	4.41%	£1,999		Yes	004104998
Standard	4.16%	£3,999		Yes	004105001
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	31.01.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004105111
Standard	4.94%	£1,999		£0	004105114
5 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004105117
Standard	4.84%	£1,999		£0	004105121
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	004105112
Standard	5.08%	£1,999		£0	004105115
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004105118
Standard	4.89%	£1,999		£0	004105122
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	004105113
Standard	5.08%	£1,999		£0	004105116
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004105120
Standard	4.89%	£1,999		£0	004105123
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	31.01.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004105152
Standard	4.94%	£1,999		£0	Yes	004105155
5 Year Fixed						
Fee Saver	5.04%	£0	£2,000,000	£0	Yes	004105158
Standard	4.84%	£1,999		£0	Yes	004105161
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	004105153
Standard	5.08%	£1,999		£0	Yes	004105156
5 Year Fixed						
Fee Saver	5.14%	£0	£1,000,000	£0	Yes	004105159
Standard	4.89%	£1,999		£0	Yes	004105162
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	004105154
Standard	5.08%	£1,999		£0	Yes	004105157
5 Year Fixed						
Fee Saver	5.14%	£0	£1,000,000	£0	Yes	004105160
Standard	4.89%	£1,999		£0	Yes	004105163
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate
 3 Year Fixed Rate end date
 10 Year Fixed Rate end date

4.75%
31.05.28
31.05.35

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	004105511
Standard	4.25%	£999	£5,000,000	£0	004105517
Premier Customers Only	4.22%	£999	£5,000,000	£0	004105547
3 Year Fixed					
Fee Saver	4.45%	£0	£5,000,000	£0	004105523
Standard	4.18%	£999	£5,000,000	£0	004105529
5 Year Fixed					
Fee Saver	4.24%	£0	£5,000,000	£0	004105535
Standard	4.11%	£999	£5,000,000	£0	004105541
Premier Customers Only	4.08%	£999	£5,000,000	£0	004105553
10 Year Fixed					
Fee Saver	4.74%	£0	£5,000,000	£0	004105559
Standard	4.59%	£999	£5,000,000	£0	004105563
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	004105512
Standard	4.39%	£999	£5,000,000	£0	004105518
Premier Customers Only	4.34%	£999	£5,000,000	£0	004105548
3 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004105524
Standard	4.30%	£999	£5,000,000	£0	004105530
5 Year Fixed					
Fee Saver	4.32%	£0	£5,000,000	£0	004105536
Standard	4.23%	£999	£5,000,000	£0	004105542
Premier Customers Only	4.18%	£999	£5,000,000	£0	004105554
10 Year Fixed					
Fee Saver	4.79%	£0	£5,000,000	£0	004105560
Standard	4.64%	£999	£5,000,000	£0	004105564
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate
 3 Year Fixed Rate end date
 10 Year Fixed Rate end date

4.75%
31.05.28
31.05.35

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	004105513
Standard	4.39%	£999	£3,000,000	£0	004105519
Premier Customers Only	4.34%	£999	£3,000,000	£0	004105549
3 Year Fixed					
Fee Saver	4.59%	£0	£3,000,000	£0	004105525
Standard	4.30%	£999	£3,000,000	£0	004105531
5 Year Fixed					
Fee Saver	4.32%	£0	£3,000,000	£0	004105537
Standard	4.23%	£999	£3,000,000	£0	004105543
Premier Customers Only	4.18%	£999	£3,000,000	£0	004105555
10 Year Fixed					
Fee Saver	4.79%	£0	£3,000,000	£0	004105561
Standard	4.64%	£999	£3,000,000	£0	004105565
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	004105514
Standard	4.69%	£999	£2,000,000	£0	004105520
Premier Customers Only	4.59%	£999	£2,000,000	£0	004105550
3 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004105526
Standard	4.59%	£999	£2,000,000	£0	004105532
5 Year Fixed					
Fee Saver	4.61%	£0	£2,000,000	£0	004105538
Standard	4.46%	£999	£2,000,000	£0	004105544
Premier Customers Only	4.36%	£999	£2,000,000	£0	004105556
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004105562
Standard	4.88%	£999	£2,000,000	£0	004105566
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	31.05.28

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	004105515
Standard	4.69%	£999	£2,000,000	£0	004105521
Premier Customers Only	4.59%	£999	£2,000,000	£0	004105551
3 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004105527
Standard	4.59%	£999	£2,000,000	£0	004105533
5 Year Fixed					
Fee Saver	4.61%	£0	£2,000,000	£0	004105539
Standard	4.46%	£999	£2,000,000	£0	004105545
Premier Customers Only	4.36%	£999	£2,000,000	£0	004105557
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	004105516
Standard	5.09%	£999	£750,000	£0	004105522
Premier Customers Only	4.99%	£999	£750,000	£0	004105552
3 Year Fixed					
Fee Saver	5.24%	£0	£750,000	£0	004105528
Standard	4.99%	£999	£750,000	£0	004105534
5 Year Fixed					
Fee Saver	4.89%	£0	£750,000	£0	004105540
Standard	4.74%	£999	£750,000	£0	004105546
Premier Customers Only	4.64%	£999	£750,000	£0	004105558
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	31.05.28
10 Year Fixed Rate end date	31.05.35

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	004104877
Standard	4.25%	£999	£5,000,000	£0	004104884
Premier Customers Only	4.22%	£999	£5,000,000	£0	004104916
3 Year Fixed					
Fee Saver	4.45%	£0	£5,000,000	£0	004104890
Standard	4.18%	£999	£5,000,000	£0	004104897
5 Year Fixed					
Fee Saver	4.24%	£0	£5,000,000	£0	004104903
Standard	4.11%	£999	£5,000,000	£0	004104910
Premier Customers Only	4.08%	£999	£5,000,000	£0	004104922
10 Year Fixed					
Fee Saver	4.74%	£0	£5,000,000	£0	004104928
Standard	4.59%	£999	£5,000,000	£0	004104932
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	004104878
Standard	4.39%	£999	£5,000,000	£0	004104885
Premier Customers Only	4.34%	£999	£5,000,000	£0	004104917
3 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004104891
Standard	4.30%	£999	£5,000,000	£0	004104898
5 Year Fixed					
Fee Saver	4.32%	£0	£5,000,000	£0	004104904
Standard	4.23%	£999	£5,000,000	£0	004104911
Premier Customers Only	4.18%	£999	£5,000,000	£0	004104923
10 Year Fixed					
Fee Saver	4.79%	£0	£5,000,000	£0	004104929
Standard	4.64%	£999	£5,000,000	£0	004104933
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	31.05.28
10 Year Fixed Rate end date	31.05.35

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	004104879
Standard	4.39%	£999	£3,000,000	£0	004104886
Premier Customers Only	4.34%	£999	£3,000,000	£0	004104918
3 Year Fixed					
Fee Saver	4.59%	£0	£3,000,000	£0	004104892
Standard	4.30%	£999	£3,000,000	£0	004104899
5 Year Fixed					
Fee Saver	4.32%	£0	£3,000,000	£0	004104905
Standard	4.23%	£999	£3,000,000	£0	004104912
Premier Customers Only	4.18%	£999	£3,000,000	£0	004104924
10 Year Fixed					
Fee Saver	4.79%	£0	£3,000,000	£0	004104930
Standard	4.64%	£999	£3,000,000	£0	004104934
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	004104880
Standard	4.69%	£999	£2,000,000	£0	004104887
Premier Customers Only	4.59%	£999	£3,000,000	£0	004104919
3 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004104893
Standard	4.59%	£999	£2,000,000	£0	004104900
5 Year Fixed					
Fee Saver	4.61%	£0	£2,000,000	£0	004104906
Standard	4.46%	£999	£2,000,000	£0	004104913
Premier Customers Only	4.36%	£999	£2,000,000	£0	004104925
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004104931
Standard	4.88%	£999	£2,000,000	£0	004104935
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	31.05.28

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	004104881
Standard	4.69%	£999	£2,000,000	£0	004104888
Premier Customers Only	4.59%	£999	£2,000,000	£0	004104920
3 Year Fixed					
Fee Saver	4.84%	£0	£2,000,000	£0	004104894
Standard	4.59%	£999	£2,000,000	£0	004104901
5 Year Fixed					
Fee Saver	4.61%	£0	£2,000,000	£0	004104907
Standard	4.46%	£999	£2,000,000	£0	004104914
Premier Customers Only	4.36%	£999	£2,000,000	£0	004104926
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	004104882
Standard	5.09%	£999	£750,000	£0	004104889
Premier Customers Only	4.99%	£999	£750,000	£0	004104921
3 Year Fixed					
Fee Saver	5.24%	£0	£750,000	£0	004104895
Standard	4.99%	£999	£750,000	£0	004104902
5 Year Fixed					
Fee Saver	4.89%	£0	£750,000	£0	004104908
Standard	4.74%	£999	£750,000	£0	004104915
Premier Customers Only	4.64%	£999	£750,000	£0	004104927
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	004104883
3 Year Fixed					
Fee Saver	5.49%	£0	£570,000	£0	004104896
5 Year Fixed					
Fee Saver	5.19%	£0	£570,000	£0	004104909
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	31.05.28
10 Year Fixed Rate end date	31.05.35

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	004105080
Standard	4.85%	£999	£2,000,000	£0	004105083
Premier Customers Only	4.82%	£999	£2,000,000	£0	004105098
3 Year Fixed					
Fee Saver	4.85%	£0	£2,000,000	£0	004105086
Standard	4.58%	£999	£2,000,000	£0	004105089
5 Year Fixed					
Fee Saver	4.79%	£0	£2,000,000	£0	004105092
Standard	4.59%	£999	£2,000,000	£0	004105095
Premier Customers Only	4.56%	£999	£2,000,000	£0	004105102
10 Year Fixed					
Fee Saver	5.14%	£0	£2,000,000	£0	004105105
Standard	4.99%	£999	£2,000,000	£0	004105108
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	004105081
Standard	4.96%	£999	£2,000,000	£0	004105084
Premier Customers Only	4.91%	£999	£2,000,000	£0	004105099
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004105087
Standard	4.70%	£999	£2,000,000	£0	004105090
5 Year Fixed					
Fee Saver	4.93%	£0	£2,000,000	£0	004105093
Standard	4.77%	£999	£2,000,000	£0	004105096
Premier Customers Only	4.72%	£999	£2,000,000	£0	004105103
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004105106
Standard	5.04%	£999	£2,000,000	£0	004105109
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	31.01.25
Current Residential SVR	6.99%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate	4.75%
3 Year Fixed Rate end date	31.05.28
10 Year Fixed Rate end date	31.05.35

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	004105082
Standard	4.96%	£999	£2,000,000	£0	004105085
Premier Customers Only	4.91%	£999	£2,000,000	£0	004105101
3 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004105088
Standard	4.70%	£999	£2,000,000	£0	004105091
5 Year Fixed					
Fee Saver	4.93%	£0	£2,000,000	£0	004105094
Standard	4.77%	£999	£2,000,000	£0	004105097
Premier Customers Only	4.72%	£999	£2,000,000	£0	004105104
10 Year Fixed					
Fee Saver	5.19%	£0	£2,000,000	£0	004105107
Standard	5.04%	£999	£2,000,000	£0	004105110
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

31.01.25
7.60%
31.05.27
31.05.30

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	004105567
Standard	4.29%	£1,999		£0	004105570
5 Year Fixed					
Fee Saver	4.51%	£0	£2,000,000	£0	004105573
Standard	4.19%	£1,999		£0	004105576
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	004105568
Standard	4.53%	£1,999		£0	004105571
5 Year Fixed					
Fee Saver	4.55%	£0	£1,000,000	£0	004105574
Standard	4.25%	£1,999		£0	004105577
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	004105569
Standard	4.53%	£1,999		£0	004105572
5 Year Fixed					
Fee Saver	4.60%	£0	£1,000,000	£0	004105575
Standard	4.25%	£1,999		£0	004105578
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	31.01.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004104936
Standard	4.29%	£1,999		£0	004104939
5 Year Fixed					
Fee Saver	4.51%	£0	£2,000,000	£0	004104942
Standard	4.19%	£1,999		£0	004104945
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	004104937
Standard	4.53%	£1,999		£0	004104940
5 Year Fixed					
Fee Saver	4.55%	£0	£1,000,000	£0	004104943
Standard	4.25%	£1,999		£0	004104946
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	004104938
Standard	4.53%	£1,999		£0	004104941
5 Year Fixed					
Fee Saver	4.60%	£0	£1,000,000	£0	004104944
Standard	4.25%	£1,999		£0	004104947
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 **31.01.25**
 Current BTL SVR **7.60%**
 2 Year Fixed Rate end date **31.05.27**
 5 Year Fixed Rate end date **31.05.30**

Rates Effective From	31.01.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.05.27
5 Year Fixed Rate end date	31.05.30

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	004105111
Standard	4.94%	£1,999		£0	004105114
5 Year Fixed					
Fee Saver	5.04%	£0	£2,000,000	£0	004105117
Standard	4.84%	£1,999		£0	004105121
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	004105112
Standard	5.08%	£1,999		£0	004105115
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004105118
Standard	4.89%	£1,999		£0	004105122
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	004105113
Standard	5.08%	£1,999		£0	004105116
5 Year Fixed					
Fee Saver	5.14%	£0	£1,000,000	£0	004105120
Standard	4.89%	£1,999		£0	004105123
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