

# HSBC UK Mortgage Rate Sheet

Rates Effective From	<b>06.02.25</b>	Current BTL SVR	<b>7.60%</b>
Current Residential SVR	<b>6.99%</b>	Bank of England Base Rate	<b>4.75%</b>
2 Year Fixed Rate End Date	<b>31.05.27</b>	3 Year Fixed Rate End Date	<b>31.05.28</b>
5 Year Fixed Rate End Date	<b>31.05.30</b>	10 Year Fixed Rate End Date	<b>31.05.35</b>

New Business Mortgage Rate Sheet
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Existing Mortgage Customer Rate Sheet
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Rates Effective From	<b>06.02.25</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>31.05.27</b>
5 Year Fixed Rate end date	<b>31.05.30</b>

Bank of England Base Rate

<b>4.75%</b>
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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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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	<b>06.02.25</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>31.05.27</b>
5 Year Fixed Rate end date	<b>31.05.30</b>

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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	4.97%	£0	£10,000	£2,000,000	£250	004105589
Standard	4.69%	£999	£10,000	£2,000,000	£250	004105593
Premier Customers Only	4.59%	£999	£10,000	£2,000,000	£0	004105599
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009163



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5 Year Fixed Rate end date	31.05.30

Bank of England Base Rate 4.75%

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A Completion fee of £17 is subject to application type

### Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.97%	£0	£10,000	£2,000,000	£250	004105590
Standard	4.69%	£999	£10,000	£2,000,000	£250	004105594
Premier Customers Only	4.59%	£999	£10,000	£2,000,000	£0	004105600
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.38%	£0	£10,000	£750,000	£250	004105591
Standard	5.09%	£999	£10,000	£750,000	£250	004105595
Premier Customers Only	4.99%	£999	£10,000	£750,000	£0	004105601
<b>5 Year Fixed</b>						
Fee Saver	4.89%	£0	£10,000	£750,000	£350	004105596
Standard	4.69%	£999	£10,000	£750,000	£350	004105598
Premier Customers Only	4.59%	£999	£10,000	£750,000	£0	004105602
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.59%	£0	£10,000	£570,000	£500	004105592
<b>5 Year Fixed</b>						
Fee Saver	5.25%	£0	£10,000	£570,000	£500	004105597

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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 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
<b>2 Year Fixed</b>					
Fee Saver	4.58%	£0	£2,000,000	£750	004104763
Standard	4.30%	£999	£2,000,000	£750	004104770
<b>5 Year Fixed</b>					
Fee Saver	4.34%	£0	£2,000,000	£1,250	004104776
Standard	4.19%	£999	£2,000,000	£1,250	004104783
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.69%	£0	£2,000,000	£750	004104764
Standard	4.44%	£999	£2,000,000	£750	004104771
<b>5 Year Fixed</b>					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104777
Standard	4.31%	£999	£2,000,000	£1,250	004104784
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009495

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5 Year Fixed Rate end date	<b>31.05.30</b>

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
<b>2 Year Fixed</b>					
Fee Saver	4.69%	£0	£2,000,000	£750	004104765
Standard	4.44%	£999	£2,000,000	£750	004104772
<b>5 Year Fixed</b>					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104778
Standard	4.31%	£999	£2,000,000	£1,250	004104785
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.97%	£0	£2,000,000	£1,000	004105603
Standard	4.69%	£999	£2,000,000	£1,000	004105607
<b>5 Year Fixed</b>					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104779
Standard	4.53%	£999	£2,000,000	£1,600	004104786
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£750	001009497

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5 Year Fixed Rate end date	<b>31.05.30</b>

Bank of England Base Rate

**4.75%**

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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
<b>2 Year Fixed</b>					
Fee Saver	4.97%	£0	£2,000,000	£1,000	004105604
Standard	4.69%	£999	£2,000,000	£1,000	004105608
<b>5 Year Fixed</b>					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104780
Standard	4.53%	£999	£2,000,000	£1,600	004104787
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.38%	£0	£750,000	£1,000	004105605
Standard	5.09%	£999	£750,000	£1,000	004105609
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£750,000	£1,600	004105610
Standard	4.69%	£999	£750,000	£1,600	004105612
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.59%	£0	£570,000	£1,250	004105606
<b>5 Year Fixed</b>					
Fee Saver	5.25%	£0	£570,000	£1,750	004105611

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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  
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### Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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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5 Year Fixed Rate end date	<b>31.05.30</b>

Bank of England Base Rate

**4.75%**

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A Completion fee of £17 is subject to application type

### 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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	4.97%	£0	£10,000	£2,000,000	£250	004105613
Standard	4.69%	£999	£10,000	£2,000,000	£250	004105617
Premier Customers Only	4.59%	£999	£10,000	£2,000,000	£0	004105623
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009169

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5 Year Fixed Rate end date	<b>31.05.30</b>

**Bank of England Base Rate**

<b>4.75%</b>
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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
<b>2 Year Fixed</b>						
Fee Saver	4.97%	£0	£10,000	£2,000,000	£250	004105614
Standard	4.69%	£999	£10,000	£2,000,000	£250	004105618
Premier Customers Only	4.59%	£999	£10,000	£2,000,000	£0	004105624
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.38%	£0	£10,000	£750,000	£250	004105615
Standard	5.09%	£999	£10,000	£750,000	£250	004105619
Premier Customers Only	4.99%	£999	£10,000	£750,000	£0	004105625
<b>5 Year Fixed</b>						
Fee Saver	4.89%	£0	£10,000	£750,000	£350	004105620
Standard	4.69%	£999	£10,000	£750,000	£350	004105622
Premier Customers Only	4.59%	£999	£10,000	£750,000	£0	004105626
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.59%	£0	£10,000	£570,000	£250	004105616
<b>5 Year Fixed</b>						
Fee Saver	5.25%	£0	£10,000	£570,000	£350	004105621

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4.75%

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A Completion fee of £17 is subject to application type

### 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
<b>2 Year Fixed</b>					
Fee Saver	4.58%	£0	£2,000,000	£750	004104851
Standard	4.30%	£999	£2,000,000	£750	004104858
<b>5 Year Fixed</b>					
Fee Saver	4.34%	£0	£2,000,000	£1,250	004104864
Standard	4.19%	£999	£2,000,000	£1,250	004104871
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.69%	£0	£2,000,000	£750	004104852
Standard	4.44%	£999	£2,000,000	£750	004104859
<b>5 Year Fixed</b>					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104865
Standard	4.31%	£999	£2,000,000	£1,250	004104872
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	001009501

Rates Effective From	06.02.25
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 - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.69%	£0	£2,000,000	£750	004104853
Standard	4.44%	£999	£2,000,000	£750	004104860
<b>5 Year Fixed</b>					
Fee Saver	4.48%	£0	£2,000,000	£1,250	004104866
Standard	4.31%	£999	£2,000,000	£1,250	004104873
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.97%	£0	£2,000,000	£1,000	004105627
Standard	4.69%	£999	£2,000,000	£1,000	004105631
<b>5 Year Fixed</b>					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104867
Standard	4.53%	£999	£2,000,000	£1,600	004104874
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£750	001009503

Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	4.97%	£0	£2,000,000	£1,000	004105628
Standard	4.69%	£999	£2,000,000	£1,000	004105632
<b>5 Year Fixed</b>					
Fee Saver	4.68%	£0	£2,000,000	£1,600	004104868
Standard	4.53%	£999	£2,000,000	£1,600	004104875
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.38%	£0	£750,000	£1,000	004105629
Standard	5.09%	£999	£750,000	£1,000	004105633
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£750,000	£1,600	004105634
Standard	4.69%	£999	£750,000	£1,600	004105636
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.59%	£0	£570,000	£1,000	004105630
<b>5 Year Fixed</b>					
Fee Saver	5.25%	£0	£570,000	£1,600	004105635

Rates Effective From	06.02.25
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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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
<b>2 Year Fixed</b>							
Fee Saver	4.74%	£0	£10,000	£2,000,000	£0	Yes	004105637
Standard	4.39%	£999	£10,000	£2,000,000	£0	Yes	004105641
Premier Customers Only	4.36%	£999	£10,000	£2,000,000	£0	Yes	004105651
Fee Saver Cashback	4.74%	£0	£10,000	£2,000,000	£300	No	004105672
Standard Cashback	4.39%	£999	£10,000	£2,000,000	£300	No	004105676
High Value Mortgage	4.64%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004105714
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
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
<b>2 Year Fixed</b>							
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
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
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	06.02.25
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  
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### 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
<b>2 Year Fixed</b>							
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
<b>5 Year Fixed</b>							
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
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
<b>2 Year Fixed</b>							
Fee Saver	5.26%	£0	£10,000	£2,000,000	£0	Yes	004105638
Standard	4.89%	£999	£10,000	£2,000,000	£0	Yes	004105642
Premier Customers Only	4.79%	£999	£10,000	£2,000,000	£0	Yes	004105652
Fee Saver Cashback	5.26%	£0	£10,000	£2,000,000	£300	No	004105673
Standard Cashback	4.89%	£999	£10,000	£2,000,000	£300	No	004105677
<b>5 Year Fixed</b>							
Fee Saver	4.80%	£0	£10,000	£2,000,000	£0	Yes	004105645
Standard	4.59%	£999	£10,000	£2,000,000	£0	Yes	004105648
Premier Customers Only	4.49%	£999	£10,000	£2,000,000	£0	Yes	004105655
Fee Saver Cashback	4.80%	£0	£10,000	£2,000,000	£300	No	004105680
Standard Cashback	4.59%	£999	£10,000	£2,000,000	£300	No	004105683
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.49% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009175

Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>							
Fee Saver	5.34%	£0	£10,000	£2,000,000	£0	Yes	004105639
Standard	4.99%	£999	£10,000	£2,000,000	£0	Yes	004105643
Premier Customers Only	4.89%	£999	£10,000	£2,000,000	£0	Yes	004105653
Fee Saver Cashback	5.34%	£0	£10,000	£2,000,000	£300	No	004105674
Standard Cashback	4.99%	£999	£10,000	£2,000,000	£300	No	004105678
<b>5 Year Fixed</b>							
Fee Saver	4.90%	£0	£10,000	£2,000,000	£0	Yes	004105646
Standard	4.68%	£999	£10,000	£2,000,000	£0	Yes	004105649
Premier Customers Only	4.58%	£999	£10,000	£2,000,000	£0	Yes	004105656
Fee Saver Cashback	4.90%	£0	£10,000	£2,000,000	£300	No	004105681
Standard Cashback	4.68%	£999	£10,000	£2,000,000	£300	No	004105684
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
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
<b>2 Year Fixed</b>							
Fee Saver	5.70%	£0	£10,000	£750,000	£0	Yes	004105640
Standard	5.27%	£999	£10,000	£750,000	£0	Yes	004105644
Premier Customers Only	5.17%	£999	£10,000	£750,000	£0	Yes	004105654
Fee Saver Cashback	5.70%	£0	£10,000	£750,000	£300	No	004105675
Standard Cashback	5.27%	£999	£10,000	£750,000	£300	No	004105679
<b>5 Year Fixed</b>							
Fee Saver	5.18%	£0	£10,000	£750,000	£0	Yes	004105647
Standard	4.98%	£999	£10,000	£750,000	£0	Yes	004105650
Premier Customers Only	4.88%	£999	£10,000	£750,000	£0	Yes	004105657
Fee Saver Cashback	5.18%	£0	£10,000	£750,000	£300	No	004105682
Standard Cashback	4.98%	£999	£10,000	£750,000	£300	No	004105685
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.94% + BoE Base Rate	£999	£10,000	£750,000	£0	Yes	001009177



Rates Effective From	06.02.25
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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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
<b>2 Year Fixed</b>						
Fee Saver	4.74%	£0	£2,000,000	£750	Yes	004105686
Standard	4.39%	£999	£2,000,000	£750	Yes	004105690
Fee Saver Cashback	4.74%	£0	£2,000,000	£1,050	No	004105700
Standard Cashback	4.39%	£999	£2,000,000	£1,050	No	004105704
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009507

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

06.02.25
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 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
<b>2 Year Fixed</b>						
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
<b>5 Year Fixed</b>						
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.26%	£0	£2,000,000	£750	Yes	004105687
Standard	4.89%	£999	£2,000,000	£750	Yes	004105691
Fee Saver Cashback	5.26%	£0	£2,000,000	£1,050	No	004105701
Standard Cashback	4.89%	£999	£2,000,000	£1,050	No	004105705
<b>5 Year Fixed</b>						
Fee Saver	4.80%	£0	£2,000,000	£1,250	Yes	004105694
Standard	4.59%	£999	£2,000,000	£1,250	Yes	004105697
Fee Saver Cashback	4.80%	£0	£2,000,000	£1,550	No	004105708
Standard Cashback	4.59%	£999	£2,000,000	£1,550	No	004105711
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£750	Yes	001009509

Rates Effective From	<b>06.02.25</b>
Current Residential SVR	<b>6.99%</b>
2 Year Fixed Rate end date	<b>31.05.27</b>
5 Year Fixed Rate end date	<b>31.05.30</b>

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
<b>2 Year Fixed</b>						
Fee Saver	5.34%	£0	£2,000,000	£750	Yes	004105688
Standard	4.99%	£999	£2,000,000	£750	Yes	004105692
Fee Saver Cashback	5.34%	£0	£2,000,000	£1,050	No	004105702
Standard Cashback	4.99%	£999	£2,000,000	£1,050	No	004105706
<b>5 Year Fixed</b>						
Fee Saver	4.90%	£0	£2,000,000	£1,250	Yes	004105695
Standard	4.68%	£999	£2,000,000	£1,250	Yes	004105698
Fee Saver Cashback	4.90%	£0	£2,000,000	£1,550	No	004105709
Standard Cashback	4.68%	£999	£2,000,000	£1,550	No	004105712
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.70%	£0	£750,000	£750	Yes	004105689
Standard	5.27%	£999	£750,000	£750	Yes	004105693
Fee Saver Cashback	5.70%	£0	£750,000	£1,050	No	004105703
Standard Cashback	5.27%	£999	£750,000	£1,050	No	004105707
<b>5 Year Fixed</b>						
Fee Saver	5.18%	£0	£750,000	£1,250	Yes	004105696
Standard	4.98%	£999	£750,000	£1,250	Yes	004105699
Fee Saver Cashback	5.18%	£0	£750,000	£1,550	No	004105710
Standard Cashback	4.98%	£999	£750,000	£1,550	No	004105713
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.94% + BoE Base Rate	£999	£750,000	£750	Yes	001009511



Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	5.14%	£0	£2,000,000	£0	004105815
Standard	4.79%	£999	£2,000,000	£0	004105816
Premier Customers Only	4.76%	£999	£2,000,000	£0	004105823
<b>3 Year Fixed</b>					
Fee Saver	4.90%	£0	£2,000,000	£0	004105817
Standard	4.68%	£999	£2,000,000	£0	004105820
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.14%	£0	£2,000,000	£0	004105105
Standard	4.99%	£999	£2,000,000	£0	004105108
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004105818
Standard	4.80%	£999	£2,000,000	£0	004105821
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004105106
Standard	5.04%	£999	£2,000,000	£0	004105109
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004105819
Standard	4.80%	£999	£2,000,000	£0	004105822
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004105107
Standard	5.04%	£999	£2,000,000	£0	004105110
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186



Rates Effective From	06.02.25
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 Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	5.14%	£0	£2,000,000	£0	Yes	004105824
Standard	4.79%	£999	£2,000,000	£0	Yes	004105825
Premier Customers Only	4.76%	£999	£2,000,000	£0	Yes	004105832
<b>3 Year Fixed</b>						
Fee Saver	4.90%	£0	£2,000,000	£0	Yes	004105826
Standard	4.68%	£999	£2,000,000	£0	Yes	004105829
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	5.14%	£0	£2,000,000	£0	Yes	004105146
Standard	4.99%	£999	£2,000,000	£0	Yes	004105149
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
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
<b>3 Year Fixed</b>						
Fee Saver	5.04%	£0	£2,000,000	£0	Yes	004105827
Standard	4.80%	£999	£2,000,000	£0	Yes	004105830
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	5.19%	£0	£2,000,000	£0	Yes	004105147
Standard	5.04%	£999	£2,000,000	£0	Yes	004105150
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009188



Rates Effective From	06.02.25
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 Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
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
<b>3 Year Fixed</b>						
Fee Saver	5.04%	£0	£2,000,000	£0	Yes	004105828
Standard	4.80%	£999	£2,000,000	£0	Yes	004105831
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	5.19%	£0	£2,000,000	£0	Yes	004105148
Standard	5.04%	£999	£2,000,000	£0	Yes	004105151
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

Rates Effective From	06.02.25
Current BTLSVR	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 BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004104827
Standard	4.54%	£1,999		£0	004104830
Standard	4.29%	£3,999		£0	004104833
<b>5 Year Fixed</b>					
Fee Saver	4.64%	£0	£2,000,000	£0	004104836
Standard	4.44%	£1,999		£0	004104839
Standard	4.19%	£3,999		£0	004104842
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004104828
Standard	4.68%	£1,999		£0	004104831
Standard	4.43%	£3,999		£0	004104834
<b>5 Year Fixed</b>					
Fee Saver	4.74%	£0	£1,000,000	£0	004104837
Standard	4.49%	£1,999		£0	004104840
Standard	4.24%	£3,999		£0	004104843
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£0	004104829
Standard	4.68%	£1,999		£0	004104832
Standard	4.43%	£3,999		£0	004104835
<b>5 Year Fixed</b>					
Fee Saver	4.74%	£0	£1,000,000	£0	004104838
Standard	4.49%	£1,999		£0	004104841
Standard	4.24%	£3,999		£0	004104844
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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	06.02.25
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 BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.84%	£0	£2,000,000	Yes	004105658
Standard	4.39%	£1,999		Yes	004105661
Standard	4.14%	£3,999		Yes	004105664
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	Yes	004105667
Standard	4.24%	£1,999		Yes	004105670
Standard	3.99%	£3,999		Yes	004105671
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.08%	£0	£1,000,000	Yes	004105659
Standard	4.53%	£1,999		Yes	004105662
Standard	4.28%	£3,999		Yes	004105665
<b>5 Year Fixed</b>					
Fee Saver	4.63%	£0	£1,000,000	Yes	004105668
Standard	4.41%	£1,999		Yes	004104997
Standard	4.16%	£3,999		Yes	004105000
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.08%	£0	£1,000,000	Yes	004105660
Standard	4.53%	£1,999		Yes	004105663
Standard	4.28%	£3,999		Yes	004105666
<b>5 Year Fixed</b>					
Fee Saver	4.63%	£0	£1,000,000	Yes	004105669
Standard	4.41%	£1,999		Yes	004104998
Standard	4.16%	£3,999		Yes	004105001
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	Yes	001008927
Standard	0.74% + BoE Base Rate	£1,999		Yes	001008930

Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004105111
Standard	4.94%	£1,999		£0	004105114
<b>5 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004105117
Standard	4.84%	£1,999		£0	004105121
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004105112
Standard	5.08%	£1,999		£0	004105115
<b>5 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£0	004105118
Standard	4.89%	£1,999		£0	004105122
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004105113
Standard	5.08%	£1,999		£0	004105116
<b>5 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£0	004105120
Standard	4.89%	£1,999		£0	004105123
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954

Rates Effective From

06.02.25

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
<b>2 Year Fixed</b>						
Fee Saver	5.44%	£0	£2,000,000	£0	Yes	004105152
Standard	4.94%	£1,999		£0	Yes	004105155
<b>5 Year Fixed</b>						
Fee Saver	5.04%	£0	£2,000,000	£0	Yes	004105158
Standard	4.84%	£1,999		£0	Yes	004105161
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.59%	£0	£1,000,000	£0	Yes	004105153
Standard	5.08%	£1,999		£0	Yes	004105156
<b>5 Year Fixed</b>						
Fee Saver	5.14%	£0	£1,000,000	£0	Yes	004105159
Standard	4.89%	£1,999		£0	Yes	004105162
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.59%	£0	£1,000,000	£0	Yes	004105154
Standard	5.08%	£1,999		£0	Yes	004105157
<b>5 Year Fixed</b>						
Fee Saver	5.14%	£0	£1,000,000	£0	Yes	004105160
Standard	4.89%	£1,999		£0	Yes	004105163
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009065
Standard	1.14% + BoE Base Rate	£1,999		£0	Yes	001009068



Rates Effective From	06.02.25
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 - Existing Customer Borrowing More Residential Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004105715
Standard	4.30%	£999	£5,000,000	£0	004105721
Premier Customers Only	4.27%	£999	£5,000,000	£0	004105748
<b>3 Year Fixed</b>					
Fee Saver	4.50%	£0	£5,000,000	£0	004105725
Standard	4.28%	£999	£5,000,000	£0	004105731
<b>5 Year Fixed</b>					
Fee Saver	4.34%	£0	£5,000,000	£0	004105737
Standard	4.17%	£999	£5,000,000	£0	004105742
Premier Customers Only	4.14%	£999	£5,000,000	£0	004105752
<b>10 Year Fixed</b>					
Fee Saver	4.74%	£0	£5,000,000	£0	004105559
Standard	4.59%	£999	£5,000,000	£0	004105563
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.69%	£0	£5,000,000	£0	004105716
Standard	4.44%	£999	£5,000,000	£0	004105722
Premier Customers Only	4.39%	£999	£5,000,000	£0	004105749
<b>3 Year Fixed</b>					
Fee Saver	4.64%	£0	£5,000,000	£0	004105726
Standard	4.40%	£999	£5,000,000	£0	004105732
<b>5 Year Fixed</b>					
Fee Saver	4.42%	£0	£5,000,000	£0	004105738
Standard	4.31%	£999	£5,000,000	£0	004105743
Premier Customers Only	4.26%	£999	£5,000,000	£0	004105753
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£5,000,000	£0	004105560
Standard	4.64%	£999	£5,000,000	£0	004105564
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009179



Rates Effective From	06.02.25
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 - Existing Customer Borrowing More Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.69%	£0	£3,000,000	£0	004105717
Standard	4.44%	£999	£3,000,000	£0	004105723
Premier Customers Only	4.39%	£999	£3,000,000	£0	004105750
<b>3 Year Fixed</b>					
Fee Saver	4.64%	£0	£3,000,000	£0	004105727
Standard	4.40%	£999	£3,000,000	£0	004105733
<b>5 Year Fixed</b>					
Fee Saver	4.42%	£0	£3,000,000	£0	004105739
Standard	4.31%	£999	£3,000,000	£0	004105744
Premier Customers Only	4.26%	£999	£3,000,000	£0	004105754
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£3,000,000	£0	004105561
Standard	4.64%	£999	£3,000,000	£0	004105565
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.97%	£0	£2,000,000	£0	004105718
Standard	4.69%	£999	£2,000,000	£0	004105520
Premier Customers Only	4.59%	£999	£2,000,000	£0	004105550
<b>3 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004105728
Standard	4.64%	£999	£2,000,000	£0	004105734
<b>5 Year Fixed</b>					
Fee Saver	4.68%	£0	£2,000,000	£0	004105740
Standard	4.53%	£999	£2,000,000	£0	004105745
Premier Customers Only	4.43%	£999	£2,000,000	£0	004105755
<b>10 Year Fixed</b>					
Fee Saver	5.09%	£0	£2,000,000	£0	004105562
Standard	4.88%	£999	£2,000,000	£0	004105566
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009139



Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	4.97%	£0	£2,000,000	£0	004105719
Standard	4.69%	£999	£2,000,000	£0	004105521
Premier Customers Only	4.59%	£999	£2,000,000	£0	004105551
<b>3 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004105729
Standard	4.64%	£999	£2,000,000	£0	004105735
<b>5 Year Fixed</b>					
Fee Saver	4.68%	£0	£2,000,000	£0	004105741
Standard	4.53%	£999	£2,000,000	£0	004105746
Premier Customers Only	4.43%	£999	£2,000,000	£0	004105756
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.38%	£0	£750,000	£0	004105720
Standard	5.05%	£999	£750,000	£0	004105724
Premier Customers Only	4.95%	£999	£750,000	£0	004105751
<b>3 Year Fixed</b>					
Fee Saver	5.29%	£0	£750,000	£0	004105730
Standard	5.04%	£999	£750,000	£0	004105736
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£750,000	£0	004105540
Standard	4.69%	£999	£750,000	£0	004105747
Premier Customers Only	4.59%	£999	£750,000	£0	004105757
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009140





Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004105764
Standard	4.30%	£999	£5,000,000	£0	004105770
Premier Customers Only	4.27%	£999	£5,000,000	£0	004105799
<b>3 Year Fixed</b>					
Fee Saver	4.50%	£0	£5,000,000	£0	004105774
Standard	4.28%	£999	£5,000,000	£0	004105781
<b>5 Year Fixed</b>					
Fee Saver	4.34%	£0	£5,000,000	£0	004105787
Standard	4.17%	£999	£5,000,000	£0	004105793
Premier Customers Only	4.14%	£999	£5,000,000	£0	004105803
<b>10 Year Fixed</b>					
Fee Saver	4.74%	£0	£5,000,000	£0	004104928
Standard	4.59%	£999	£5,000,000	£0	004104932
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.69%	£0	£5,000,000	£0	004105765
Standard	4.44%	£999	£5,000,000	£0	004105771
Premier Customers Only	4.39%	£999	£5,000,000	£0	004105800
<b>3 Year Fixed</b>					
Fee Saver	4.64%	£0	£5,000,000	£0	004105775
Standard	4.40%	£999	£5,000,000	£0	004105782
<b>5 Year Fixed</b>					
Fee Saver	4.42%	£0	£5,000,000	£0	004105788
Standard	4.31%	£999	£5,000,000	£0	004105794
Premier Customers Only	4.26%	£999	£5,000,000	£0	004105804
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£5,000,000	£0	004104929
Standard	4.64%	£999	£5,000,000	£0	004104933
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009182
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009267





Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	4.69%	£0	£3,000,000	£0	004105766
Standard	4.44%	£999	£3,000,000	£0	004105772
Premier Customers Only	4.39%	£999	£3,000,000	£0	004105801
<b>3 Year Fixed</b>					
Fee Saver	4.64%	£0	£3,000,000	£0	004105776
Standard	4.40%	£999	£3,000,000	£0	004105783
<b>5 Year Fixed</b>					
Fee Saver	4.42%	£0	£3,000,000	£0	004105789
Standard	4.31%	£999	£3,000,000	£0	004105795
Premier Customers Only	4.26%	£999	£3,000,000	£0	004105805
<b>10 Year Fixed</b>					
Fee Saver	4.79%	£0	£3,000,000	£0	004104930
Standard	4.64%	£999	£3,000,000	£0	004104934
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.97%	£0	£2,000,000	£0	004105767
Standard	4.69%	£999	£2,000,000	£0	004104887
Premier Customers Only	4.59%	£999	£3,000,000	£0	004104919
<b>3 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004105777
Standard	4.64%	£999	£2,000,000	£0	004105784
<b>5 Year Fixed</b>					
Fee Saver	4.68%	£0	£2,000,000	£0	004105790
Standard	4.53%	£999	£2,000,000	£0	004105796
Premier Customers Only	4.43%	£999	£2,000,000	£0	004105806
<b>10 Year Fixed</b>					
Fee Saver	5.09%	£0	£2,000,000	£0	004104931
Standard	4.88%	£999	£2,000,000	£0	004104935
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009141
Fee Saver	1.04% + BoE Base Rate	£0	£2,000,000	£0	001009269



Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	4.97%	£0	£2,000,000	£0	004105768
Standard	4.69%	£999	£2,000,000	£0	004104888
Premier Customers Only	4.59%	£999	£2,000,000	£0	004104920
<b>3 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004105778
Standard	4.64%	£999	£2,000,000	£0	004105785
<b>5 Year Fixed</b>					
Fee Saver	4.68%	£0	£2,000,000	£0	004105791
Standard	4.53%	£999	£2,000,000	£0	004105797
Premier Customers Only	4.43%	£999	£2,000,000	£0	004105807
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.38%	£0	£750,000	£0	004105769
Standard	5.05%	£999	£750,000	£0	004105773
Premier Customers Only	4.95%	£999	£750,000	£0	004105802
<b>3 Year Fixed</b>					
Fee Saver	5.29%	£0	£750,000	£0	004105779
Standard	5.04%	£999	£750,000	£0	004105786
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£750,000	£0	004104908
Standard	4.69%	£999	£750,000	£0	004105798
Premier Customers Only	4.59%	£999	£750,000	£0	004105808
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.59%	£0	£570,000	£0	004104883
<b>3 Year Fixed</b>					
Fee Saver	5.54%	£0	£570,000	£0	004105780
<b>5 Year Fixed</b>					
Fee Saver	5.25%	£0	£570,000	£0	004105792
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.24% + BoE Base Rate	£0	£570,000	£0	001009144



Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	5.14%	£0	£2,000,000	£0	004105815
Standard	4.79%	£999	£2,000,000	£0	004105816
Premier Customers Only	4.76%	£999	£2,000,000	£0	004105823
<b>3 Year Fixed</b>					
Fee Saver	4.90%	£0	£2,000,000	£0	004105817
Standard	4.68%	£999	£2,000,000	£0	004105820
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.14%	£0	£2,000,000	£0	004105105
Standard	4.99%	£999	£2,000,000	£0	004105108
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004105818
Standard	4.80%	£999	£2,000,000	£0	004105821
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004105106
Standard	5.04%	£999	£2,000,000	£0	004105109
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	06.02.25
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					
<b>Maximum 75% LTV - International Existing Customer Borrowing More and Switching Residential Range</b>					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004105819
Standard	4.80%	£999	£2,000,000	£0	004105822
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	5.19%	£0	£2,000,000	£0	004105107
Standard	5.04%	£999	£2,000,000	£0	004105110
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186

Rates Effective From	06.02.25
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 Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.78%	£0	£2,000,000	£0	004105567
Standard	4.29%	£1,999		£0	004105570
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	£0	004105761
Standard	4.19%	£1,999		£0	004105576
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.94%	£0	£1,000,000	£0	004105568
Standard	4.48%	£1,999		£0	004105759
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£1,000,000	£0	004105762
Standard	4.25%	£1,999		£0	004105577
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.04%	£0	£1,000,000	£0	004105758
Standard	4.48%	£1,999		£0	004105760
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£1,000,000	£0	004105763
Standard	4.25%	£1,999		£0	004105578
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008580
Standard	0.64% + BoE Base Rate	£1,999		£0	001008727



Rates Effective From

06.02.25

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
<b>2 Year Fixed</b>					
Fee Saver	4.78%	£0	£2,000,000	£0	004104936
Standard	4.29%	£1,999		£0	004104939
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	£0	004105812
Standard	4.19%	£1,999		£0	004104945
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.94%	£0	£1,000,000	£0	004104937
Standard	4.48%	£1,999		£0	004105810
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£1,000,000	£0	004105813
Standard	4.25%	£1,999		£0	004104946
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.04%	£0	£1,000,000	£0	004105809
Standard	4.48%	£1,999		£0	004105811
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£1,000,000	£0	004105814
Standard	4.25%	£1,999		£0	004104947
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008586
Standard	0.64% + BoE Base Rate	£1,999		£0	001008742

Rates Effective From	06.02.25
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
<b>2 Year Fixed</b>					
Fee Saver	5.44%	£0	£2,000,000	£0	004105111
Standard	4.94%	£1,999		£0	004105114
<b>5 Year Fixed</b>					
Fee Saver	5.04%	£0	£2,000,000	£0	004105117
Standard	4.84%	£1,999		£0	004105121
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004105112
Standard	5.08%	£1,999		£0	004105115
<b>5 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£0	004105118
Standard	4.89%	£1,999		£0	004105122
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.59%	£0	£1,000,000	£0	004105113
Standard	5.08%	£1,999		£0	004105116
<b>5 Year Fixed</b>					
Fee Saver	5.14%	£0	£1,000,000	£0	004105120
Standard	4.89%	£1,999		£0	004105123
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954