

# HSBC UK Mortgage Rate Sheet

Rates Effective From	<b>24.02.25</b>	Current BTL SVR	<b>7.60%</b>
Current Residential SVR	<b>6.99%</b>	Bank of England Base Rate	<b>4.50%</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
<a href="#">First Time Buyer Rate Sheet</a> <a href="#">First Time Buyer Energy Efficient Homes Rate Sheet</a> <a href="#">Home Mover Rate Sheet</a> <a href="#">Home Mover Energy Efficient Homes Rate Sheet</a> <a href="#">Remortgage Rate Sheet</a> <a href="#">Remortgage Energy Efficient Homes Rate Sheet</a> <a href="#">International Residential Purchase Rate Sheet</a> <a href="#">International Residential Remortgage Rate Sheet</a> <a href="#">Purchase BTL Rate Sheet</a> <a href="#">Remortgage BTL Rate Sheet</a> <a href="#">Purchase International BTL Rate Sheet</a> <a href="#">Remortgage International BTL Rate Sheet</a>
Existing Mortgage Customer Rate Sheet
<a href="#">Existing Mortgage Customer Borrowing More Rate Sheet (Not to be used for Porting - see Home Mover rates)</a> <a href="#">Existing Mortgage Customer Switching Rate Sheet</a> <a href="#">International Existing Customer Switching Residential Rate Sheet</a> <a href="#">Existing BTL Mortgage Customer Borrowing More Rate Sheet</a> <a href="#">Existing BTL Mortgage Customer Switching Rate Sheet</a> <a href="#">International Existing Customer Switching BTL Rate Sheet</a>

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Rates Effective From	24.02.25
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 4.50%

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	4.44%	£0	£10,000	£2,000,000	£0	004106038
Standard	4.19%	£999	£10,000	£2,000,000	£0	004106045
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	004106072
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	004106061
<b>5 Year Fixed</b>						
Fee Saver	4.20%	£0	£10,000	£2,000,000	£0	004106051
Standard	4.07%	£999	£10,000	£2,000,000	£0	004106056
High Value Mortgage	4.32%	£1,999	£2,000,000.01	£5,000,000	£0	004106075
Premier Customers Only	3.98%	£999	£10,000	£2,000,000	£0	004106067
<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	4.64%	£0	£10,000	£2,000,000	£0	004106039
Standard	4.38%	£999	£10,000	£2,000,000	£0	004106046
High Value Mortgage	4.63%	£1,999	£2,000,000.01	£5,000,000	£0	004106073
Premier Customers Only	4.33%	£999	£10,000	£2,000,000	£0	004106062
<b>5 Year Fixed</b>						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£0	004106052
Standard	4.29%	£999	£10,000	£2,000,000	£0	004106057
High Value Mortgage	4.54%	£1,999	£2,000,000.01	£5,000,000	£0	004106076
Premier Customers Only	4.24%	£999	£10,000	£2,000,000	£0	004106068
<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

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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 4.50%

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	4.64%	£0	£10,000	£2,000,000	£0	004106040
Standard	4.38%	£999	£10,000	£2,000,000	£0	004106047
High Value Mortgage	4.63%	£1,999	£2,000,000.01	£3,000,000	£0	004106074
Premier Customers Only	4.33%	£999	£10,000	£2,000,000	£0	004106063
<b>5 Year Fixed</b>						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£0	004106053
Standard	4.29%	£999	£10,000	£2,000,000	£0	004106058
High Value Mortgage	4.54%	£1,999	£2,000,000.01	£3,000,000	£0	004106077
Premier Customers Only	4.24%	£999	£10,000	£2,000,000	£0	004106069
<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	4.94%	£0	£10,000	£2,000,000	£250	004106041
Standard	4.64%	£999	£10,000	£2,000,000	£250	004106048
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	004106064
<b>5 Year Fixed</b>						
Fee Saver	4.59%	£0	£10,000	£2,000,000	£350	004106054
Standard	4.44%	£999	£10,000	£2,000,000	£350	004106059
Premier Customers Only	4.34%	£999	£10,000	£2,000,000	£0	004106070
<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

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

24.02.25
6.99%
31.05.27
31.05.30

Bank of England Base Rate

4.50%

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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
<b>2 Year Fixed</b>						
Fee Saver	4.94%	£0	£10,000	£2,000,000	£250	004106042
Standard	4.64%	£999	£10,000	£2,000,000	£250	004106049
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	004106065
<b>5 Year Fixed</b>						
Fee Saver	4.59%	£0	£10,000	£2,000,000	£350	004106055
Standard	4.44%	£999	£10,000	£2,000,000	£350	004106060
Premier Customers Only	4.34%	£999	£10,000	£2,000,000	£0	004106071
<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	5.32%	£0	£10,000	£750,000	£250	004106043
Standard	4.99%	£999	£10,000	£750,000	£250	004106050
Premier Customers Only	4.89%	£999	£10,000	£750,000	£0	004106066
<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	5.57%	£0	£10,000	£570,000	£500	004106044
<b>5 Year Fixed</b>						
Fee Saver	5.25%	£0	£10,000	£570,000	£500	004105597



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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	4.44%	£0	£2,000,000	£750	004106078
Standard	4.19%	£999	£2,000,000	£750	004106085
<b>5 Year Fixed</b>					
Fee Saver	4.20%	£0	£2,000,000	£1,250	004106091
Standard	4.07%	£999	£2,000,000	£1,250	004106096
<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	4.64%	£0	£2,000,000	£750	004106079
Standard	4.38%	£999	£2,000,000	£750	004106086
<b>5 Year Fixed</b>					
Fee Saver	4.42%	£0	£2,000,000	£1,250	004106092
Standard	4.29%	£999	£2,000,000	£1,250	004106097
<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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### 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	4.64%	£0	£2,000,000	£750	004106080
Standard	4.38%	£999	£2,000,000	£750	004106087
<b>5 Year Fixed</b>					
Fee Saver	4.42%	£0	£2,000,000	£1,250	004106093
Standard	4.29%	£999	£2,000,000	£1,250	004106098
<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	4.94%	£0	£2,000,000	£1,000	004106081
Standard	4.64%	£999	£2,000,000	£1,000	004106088
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£1,600	004106094
Standard	4.44%	£999	£2,000,000	£1,600	004106099
<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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### 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	4.94%	£0	£2,000,000	£1,000	004106082
Standard	4.64%	£999	£2,000,000	£1,000	004106089
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£1,600	004106095
Standard	4.44%	£999	£2,000,000	£1,600	004106100
<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	5.32%	£0	£750,000	£1,000	004106083
Standard	4.99%	£999	£750,000	£1,000	004106090
<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	5.57%	£0	£570,000	£1,250	004106084
<b>5 Year Fixed</b>					
Fee Saver	5.25%	£0	£570,000	£1,750	004105611



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Bank of England Base Rate

4.50%
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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	4.44%	£0	£10,000	£2,000,000	£0	004106101
Standard	4.19%	£999	£10,000	£2,000,000	£0	004106108
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	004106153
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	004106124
<b>5 Year Fixed</b>						
Fee Saver	4.20%	£0	£10,000	£2,000,000	£0	004106114
Standard	4.07%	£999	£10,000	£2,000,000	£0	004106119
High Value Mortgage	4.32%	£1,999	£2,000,000.01	£5,000,000	£0	004106156
Premier Customers Only	3.98%	£999	£10,000	£2,000,000	£0	004106130
<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	4.64%	£0	£10,000	£2,000,000	£0	004106102
Standard	4.38%	£999	£10,000	£2,000,000	£0	004106109
High Value Mortgage	4.63%	£1,999	£2,000,000.01	£5,000,000	£0	004106154
Premier Customers Only	4.33%	£999	£10,000	£2,000,000	£0	004106125
<b>5 Year Fixed</b>						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£0	004106115
Standard	4.29%	£999	£10,000	£2,000,000	£0	004106120
High Value Mortgage	4.54%	£1,999	£2,000,000.01	£5,000,000	£0	004106157
Premier Customers Only	4.24%	£999	£10,000	£2,000,000	£0	004106131
<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	31.05.30

Bank of England Base Rate 4.50%

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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	4.64%	£0	£10,000	£2,000,000	£0	004106103
Standard	4.38%	£999	£10,000	£2,000,000	£0	004106110
High Value Mortgage	4.63%	£1,999	£2,000,000.01	£3,000,000	£0	004106155
Premier Customers Only	4.33%	£999	£10,000	£2,000,000	£0	004106126
<b>5 Year Fixed</b>						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£0	004106116
Standard	4.29%	£999	£10,000	£2,000,000	£0	004106121
High Value Mortgage	4.54%	£1,999	£2,000,000.01	£3,000,000	£0	004106158
Premier Customers Only	4.24%	£999	£10,000	£2,000,000	£0	004106132
<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	4.94%	£0	£10,000	£2,000,000	£250	004106104
Standard	4.64%	£999	£10,000	£2,000,000	£250	004106111
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	004106127
<b>5 Year Fixed</b>						
Fee Saver	4.59%	£0	£10,000	£2,000,000	£350	004106117
Standard	4.44%	£999	£10,000	£2,000,000	£350	004106122
Premier Customers Only	4.34%	£999	£10,000	£2,000,000	£0	004106133
<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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### 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	4.94%	£0	£10,000	£2,000,000	£250	004106105
Standard	4.64%	£999	£10,000	£2,000,000	£250	004106112
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	004106128
<b>5 Year Fixed</b>						
Fee Saver	4.59%	£0	£10,000	£2,000,000	£350	004106118
Standard	4.44%	£999	£10,000	£2,000,000	£350	004106123
Premier Customers Only	4.34%	£999	£10,000	£2,000,000	£0	004106134
<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	5.32%	£0	£10,000	£750,000	£250	004106106
Standard	4.99%	£999	£10,000	£750,000	£250	004106113
Premier Customers Only	4.89%	£999	£10,000	£750,000	£0	004106129
<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	5.57%	£0	£10,000	£570,000	£250	004106107
<b>5 Year Fixed</b>						
Fee Saver	5.25%	£0	£10,000	£570,000	£350	004105621

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4.50%

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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
<b>2 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	£750	004106159
Standard	4.19%	£999	£2,000,000	£750	004106166
<b>5 Year Fixed</b>					
Fee Saver	4.20%	£0	£2,000,000	£1,250	004106173
Standard	4.07%	£999	£2,000,000	£1,250	004106178
<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	4.64%	£0	£2,000,000	£750	004106160
Standard	4.38%	£999	£2,000,000	£750	004106167
<b>5 Year Fixed</b>					
Fee Saver	4.42%	£0	£2,000,000	£1,250	004106174
Standard	4.29%	£999	£2,000,000	£1,250	004106179
<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	24.02.25
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

4.50%

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	4.64%	£0	£2,000,000	£750	004106161
Standard	4.38%	£999	£2,000,000	£750	004106168
<b>5 Year Fixed</b>					
Fee Saver	4.42%	£0	£2,000,000	£1,250	004106175
Standard	4.29%	£999	£2,000,000	£1,250	004106180
<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	4.94%	£0	£2,000,000	£1,000	004106162
Standard	4.64%	£999	£2,000,000	£1,000	004106170
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£1,600	004106176
Standard	4.44%	£999	£2,000,000	£1,600	004106181
<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	24.02.25
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

4.50%

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	4.94%	£0	£2,000,000	£1,000	004106163
Standard	4.64%	£999	£2,000,000	£1,000	004106171
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£1,600	004106177
Standard	4.44%	£999	£2,000,000	£1,600	004106182
<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	5.32%	£0	£750,000	£1,000	004106164
Standard	4.99%	£999	£750,000	£1,000	004106172
<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	5.57%	£0	£570,000	£1,000	004106165
<b>5 Year Fixed</b>					
Fee Saver	5.25%	£0	£570,000	£1,600	004105635

Rates Effective From	24.02.25
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

4.50%

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
<b>2 Year Fixed</b>							
Fee Saver	4.59%	£0	£10,000	£2,000,000	£0	Yes	004106183
Standard	4.19%	£999	£10,000	£2,000,000	£0	Yes	004106188
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	Yes	004106201
Fee Saver Cashback	4.59%	£0	£10,000	£2,000,000	£300	No	004106227
Standard Cashback	4.19%	£999	£10,000	£2,000,000	£300	No	004106232
High Value Mortgage	4.44%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004106284
<b>5 Year Fixed</b>							
Fee Saver	4.24%	£0	£10,000	£2,000,000	£0	Yes	004106191
Standard	4.05%	£999	£10,000	£2,000,000	£0	Yes	004106196
Premier Customers Only	3.99%	£999	£10,000	£2,000,000	£0	Yes	004106205
Fee Saver Cashback	4.24%	£0	£10,000	£2,000,000	£300	No	004106236
Standard Cashback	4.05%	£999	£10,000	£2,000,000	£300	No	004106241
High Value Mortgage	4.30%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004106287
<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	4.84%	£0	£10,000	£2,000,000	£0	Yes	004106184
Standard	4.51%	£999	£10,000	£2,000,000	£0	Yes	004106169
Premier Customers Only	4.46%	£999	£10,000	£2,000,000	£0	Yes	004106202
Fee Saver Cashback	4.84%	£0	£10,000	£2,000,000	£300	No	004106228
Standard Cashback	4.51%	£999	£10,000	£2,000,000	£300	No	004106233
High Value Mortgage	4.76%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004106285
<b>5 Year Fixed</b>							
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	Yes	004106192
Standard	4.25%	£999	£10,000	£2,000,000	£0	Yes	004106197
Premier Customers Only	4.17%	£999	£10,000	£2,000,000	£0	Yes	004106206
Fee Saver Cashback	4.39%	£0	£10,000	£2,000,000	£300	No	004106237
Standard Cashback	4.25%	£999	£10,000	£2,000,000	£300	No	004106242
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004106288
<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  
 Current Residential SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

24.02.25
6.99%
31.05.27
31.05.30

Bank of England Base Rate

4.50%

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
<b>2 Year Fixed</b>							
Fee Saver	4.84%	£0	£10,000	£2,000,000	£0	Yes	004106185
Standard	4.51%	£999	£10,000	£2,000,000	£0	Yes	004106189
Premier Customers Only	4.46%	£999	£10,000	£2,000,000	£0	Yes	004106203
Fee Saver Cashback	4.84%	£0	£10,000	£2,000,000	£300	No	004106229
Standard Cashback	4.51%	£999	£10,000	£2,000,000	£300	No	004106234
High Value Mortgage	4.76%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004106286
<b>5 Year Fixed</b>							
Fee Saver	4.39%	£0	£10,000	£2,000,000	£0	Yes	004106193
Standard	4.25%	£999	£10,000	£2,000,000	£0	Yes	004106198
Premier Customers Only	4.17%	£999	£10,000	£2,000,000	£0	Yes	004106207
Fee Saver Cashback	4.39%	£0	£10,000	£2,000,000	£300	No	004106238
Standard Cashback	4.25%	£999	£10,000	£2,000,000	£300	No	004106243
High Value Mortgage	4.50%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004106289
<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	5.19%	£0	£10,000	£2,000,000	£0	Yes	004106186
Standard	4.83%	£999	£10,000	£2,000,000	£0	Yes	004106190
Premier Customers Only	4.73%	£999	£10,000	£2,000,000	£0	Yes	004106204
Fee Saver Cashback	5.19%	£0	£10,000	£2,000,000	£300	No	004106230
Standard Cashback	4.83%	£999	£10,000	£2,000,000	£300	No	004106235
<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	24.02.25
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

4.50%
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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	5.29%	£0	£10,000	£2,000,000	£0	Yes	004106187
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	5.29%	£0	£10,000	£2,000,000	£300	No	004106231
Standard Cashback	4.99%	£999	£10,000	£2,000,000	£300	No	004105678
<b>5 Year Fixed</b>							
Fee Saver	4.84%	£0	£10,000	£2,000,000	£0	Yes	004106194
Standard	4.64%	£999	£10,000	£2,000,000	£0	Yes	004106199
Premier Customers Only	4.54%	£999	£10,000	£2,000,000	£0	Yes	004106208
Fee Saver Cashback	4.84%	£0	£10,000	£2,000,000	£300	No	004106239
Standard Cashback	4.64%	£999	£10,000	£2,000,000	£300	No	004106244
<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	5.10%	£0	£10,000	£750,000	£0	Yes	004106195
Standard	4.91%	£999	£10,000	£750,000	£0	Yes	004106200
Premier Customers Only	4.81%	£999	£10,000	£750,000	£0	Yes	004106209
Fee Saver Cashback	5.10%	£0	£10,000	£750,000	£300	No	004106240
Standard Cashback	4.91%	£999	£10,000	£750,000	£300	No	004106245
<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	24.02.25
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

4.50%

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
<b>2 Year Fixed</b>						
Fee Saver	4.59%	£0	£2,000,000	£750	Yes	004106246
Standard	4.19%	£999	£2,000,000	£750	Yes	004106251
Fee Saver Cashback	4.59%	£0	£2,000,000	£1,050	No	004106265
Standard Cashback	4.19%	£999	£2,000,000	£1,050	No	004106270
<b>5 Year Fixed</b>						
Fee Saver	4.24%	£0	£2,000,000	£1,250	Yes	004106255
Standard	4.05%	£999	£2,000,000	£1,250	Yes	004106260
Fee Saver Cashback	4.24%	£0	£2,000,000	£1,550	No	004106274
Standard Cashback	4.05%	£999	£2,000,000	£1,550	No	004106279
<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	4.84%	£0	£2,000,000	£750	Yes	004106247
Standard	4.51%	£999	£2,000,000	£750	Yes	004106252
Fee Saver Cashback	4.84%	£0	£2,000,000	£1,050	No	004106266
Standard Cashback	4.51%	£999	£2,000,000	£1,050	No	004106271
<b>5 Year Fixed</b>						
Fee Saver	4.39%	£0	£2,000,000	£1,250	Yes	004106256
Standard	4.25%	£999	£2,000,000	£1,250	Yes	004106261
Fee Saver Cashback	4.39%	£0	£2,000,000	£1,550	No	004106275
Standard Cashback	4.25%	£999	£2,000,000	£1,550	No	004106280
<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	24.02.25
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

4.50%

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	4.84%	£0	£2,000,000	£750	Yes	004106248
Standard	4.51%	£999	£2,000,000	£750	Yes	004106253
Fee Saver Cashback	4.84%	£0	£2,000,000	£1,050	No	004106267
Standard Cashback	4.51%	£999	£2,000,000	£1,050	No	004106272
<b>5 Year Fixed</b>						
Fee Saver	4.39%	£0	£2,000,000	£1,250	Yes	004106257
Standard	4.25%	£999	£2,000,000	£1,250	Yes	004106262
Fee Saver Cashback	4.39%	£0	£2,000,000	£1,550	No	004106276
Standard Cashback	4.25%	£999	£2,000,000	£1,550	No	004106281
<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	5.19%	£0	£2,000,000	£750	Yes	004106249
Standard	4.83%	£999	£2,000,000	£750	Yes	004106254
Fee Saver Cashback	5.19%	£0	£2,000,000	£1,050	No	004106268
Standard Cashback	4.83%	£999	£2,000,000	£1,050	No	004106273
<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	24.02.25
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

4.50%

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	5.29%	£0	£2,000,000	£750	Yes	004106250
Standard	4.99%	£999	£2,000,000	£750	Yes	004105692
Fee Saver Cashback	5.29%	£0	£2,000,000	£1,050	No	004106269
Standard Cashback	4.99%	£999	£2,000,000	£1,050	No	004105706
<b>5 Year Fixed</b>						
Fee Saver	4.84%	£0	£2,000,000	£1,250	Yes	004106258
Standard	4.64%	£999	£2,000,000	£1,250	Yes	004106263
Fee Saver Cashback	4.84%	£0	£2,000,000	£1,550	No	004106277
Standard Cashback	4.64%	£999	£2,000,000	£1,550	No	004106282
<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	5.10%	£0	£750,000	£1,250	Yes	004106259
Standard	4.91%	£999	£750,000	£1,250	Yes	004106264
Fee Saver Cashback	5.10%	£0	£750,000	£1,550	No	004106278
Standard Cashback	4.91%	£999	£750,000	£1,550	No	004106283
<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	24.02.25
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	4.50%
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	4.99%	£0	£2,000,000	£0	004106385
Standard	4.59%	£999	£2,000,000	£0	004106388
Premier Customers Only	4.56%	£999	£2,000,000	£0	004106403
<b>3 Year Fixed</b>					
Fee Saver	4.76%	£0	£2,000,000	£0	004106391
Standard	4.57%	£999	£2,000,000	£0	004106394
<b>5 Year Fixed</b>					
Fee Saver	4.64%	£0	£2,000,000	£0	004106397
Standard	4.47%	£999	£2,000,000	£0	004106400
Premier Customers Only	4.39%	£999	£2,000,000	£0	004106407
<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	5.24%	£0	£2,000,000	£0	004106386
Standard	4.91%	£999	£2,000,000	£0	004106389
Premier Customers Only	4.86%	£999	£2,000,000	£0	004106404
<b>3 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004106392
Standard	4.71%	£999	£2,000,000	£0	004106395
<b>5 Year Fixed</b>					
Fee Saver	4.82%	£0	£2,000,000	£0	004106398
Standard	4.69%	£999	£2,000,000	£0	004106401
Premier Customers Only	4.64%	£999	£2,000,000	£0	004106408
<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
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Rates Effective From	24.02.25
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	4.50%
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	5.24%	£0	£2,000,000	£0	004106387
Standard	4.91%	£999	£2,000,000	£0	004106390
Premier Customers Only	4.86%	£999	£2,000,000	£0	004106406
<b>3 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004106393
Standard	4.71%	£999	£2,000,000	£0	004106396
<b>5 Year Fixed</b>					
Fee Saver	4.82%	£0	£2,000,000	£0	004106399
Standard	4.69%	£999	£2,000,000	£0	004106402
Premier Customers Only	4.64%	£999	£2,000,000	£0	004106409
<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	24.02.25
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  
 3 Year Fixed Rate end date  
 10 Year Fixed Rate end date

4.50%
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
<b>2 Year Fixed</b>						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004106422
Standard	4.59%	£999	£2,000,000	£0	Yes	004106424
Premier Customers Only	4.56%	£999	£2,000,000	£0	Yes	004106439
<b>3 Year Fixed</b>						
Fee Saver	4.76%	£0	£2,000,000	£0	Yes	004106427
Standard	4.57%	£999	£2,000,000	£0	Yes	004106430
<b>5 Year Fixed</b>						
Fee Saver	4.64%	£0	£2,000,000	£0	Yes	004106433
Standard	4.47%	£999	£2,000,000	£0	Yes	004106436
Premier Customers Only	4.39%	£999	£2,000,000	£0	Yes	004106442
<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	5.24%	£0	£2,000,000	£0	Yes	004106423
Standard	4.91%	£999	£2,000,000	£0	Yes	004106425
Premier Customers Only	4.86%	£999	£2,000,000	£0	Yes	004106440
<b>3 Year Fixed</b>						
Fee Saver	4.89%	£0	£2,000,000	£0	Yes	004106428
Standard	4.71%	£999	£2,000,000	£0	Yes	004106431
<b>5 Year Fixed</b>						
Fee Saver	4.82%	£0	£2,000,000	£0	Yes	004106434
Standard	4.69%	£999	£2,000,000	£0	Yes	004106437
Premier Customers Only	4.64%	£999	£2,000,000	£0	Yes	004106443
<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	24.02.25
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  
 3 Year Fixed Rate end date  
 10 Year Fixed Rate end date

4.50%
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
<b>2 Year Fixed</b>						
Fee Saver	5.24%	£0	£2,000,000	£0	Yes	004106405
Standard	4.91%	£999	£2,000,000	£0	Yes	004106426
Premier Customers Only	4.86%	£999	£2,000,000	£0	Yes	004106441
<b>3 Year Fixed</b>						
Fee Saver	4.89%	£0	£2,000,000	£0	Yes	004106429
Standard	4.71%	£999	£2,000,000	£0	Yes	004106432
<b>5 Year Fixed</b>						
Fee Saver	4.82%	£0	£2,000,000	£0	Yes	004106435
Standard	4.69%	£999	£2,000,000	£0	Yes	004106438
Premier Customers Only	4.64%	£999	£2,000,000	£0	Yes	004106444
<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  
 Current BTL SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

24.02.25
7.60%
31.05.27
31.05.30

Bank of England Base Rate

4.50%

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	4.84%	£0	£2,000,000	£0	004106135
Standard	4.34%	£1,999		£0	004106138
Standard	4.09%	£3,999		£0	004106141
<b>5 Year Fixed</b>					
Fee Saver	4.49%	£0	£2,000,000	£0	004106144
Standard	4.29%	£1,999		£0	004106147
Standard	4.04%	£3,999		£0	004106150
<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	4.99%	£0	£1,000,000	£0	004106136
Standard	4.48%	£1,999		£0	004106139
Standard	4.23%	£3,999		£0	004106142
<b>5 Year Fixed</b>					
Fee Saver	4.58%	£0	£1,000,000	£0	004106145
Standard	4.34%	£1,999		£0	004106148
Standard	4.09%	£3,999		£0	004106151
<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	4.99%	£0	£1,000,000	£0	004106137
Standard	4.48%	£1,999		£0	004106140
Standard	4.23%	£3,999		£0	004106143
<b>5 Year Fixed</b>					
Fee Saver	4.58%	£0	£1,000,000	£0	004106146
Standard	4.34%	£1,999		£0	004106149
Standard	4.09%	£3,999		£0	004106152
<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  
 Current BTL SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

24.02.25
7.60%
31.05.27
31.05.30

Bank of England Base Rate

4.50%

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	4.74%	£0	£2,000,000	Yes	004106210
Standard	4.29%	£1,999		Yes	004106213
Standard	4.04%	£3,999		Yes	004106216
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£2,000,000	Yes	004105667
Standard	4.19%	£1,999		Yes	004106221
Standard	3.94%	£3,999		Yes	004106224
<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	4.98%	£0	£1,000,000	Yes	004106211
Standard	4.43%	£1,999		Yes	004106214
Standard	4.18%	£3,999		Yes	004106217
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£1,000,000	Yes	004106219
Standard	4.34%	£1,999		Yes	004106222
Standard	4.09%	£3,999		Yes	004106225
<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	4.98%	£0	£1,000,000	Yes	004106212
Standard	4.43%	£1,999		Yes	004106215
Standard	4.18%	£3,999		Yes	004106218
<b>5 Year Fixed</b>					
Fee Saver	4.53%	£0	£1,000,000	Yes	004106220
Standard	4.34%	£1,999		Yes	004106223
Standard	4.09%	£3,999		Yes	004106226
<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	24.02.25
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 4.50%

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	5.24%	£0	£2,000,000	£0	004106410
Standard	4.74%	£1,999		£0	004106413
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004106416
Standard	4.69%	£1,999		£0	004106419
<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	5.39%	£0	£1,000,000	£0	004106411
Standard	4.88%	£1,999		£0	004106414
<b>5 Year Fixed</b>					
Fee Saver	4.98%	£0	£1,000,000	£0	004106417
Standard	4.74%	£1,999		£0	004106420
<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	5.39%	£0	£1,000,000	£0	004106412
Standard	4.88%	£1,999		£0	004106415
<b>5 Year Fixed</b>					
Fee Saver	4.98%	£0	£1,000,000	£0	004106418
Standard	4.74%	£1,999		£0	004106421
<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	<b>24.02.25</b>
Current BTL SVR	<b>7.60%</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

**4.50%**

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	5.24%	£0	£2,000,000	£0	Yes	004106445
Standard	4.74%	£1,999		£0	Yes	004106448
<b>5 Year Fixed</b>						
Fee Saver	4.89%	£0	£2,000,000	£0	Yes	004106451
Standard	4.69%	£1,999		£0	Yes	004106454
<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	5.39%	£0	£1,000,000	£0	Yes	004106446
Standard	4.88%	£1,999		£0	Yes	004106449
<b>5 Year Fixed</b>						
Fee Saver	4.98%	£0	£1,000,000	£0	Yes	004106452
Standard	4.74%	£1,999		£0	Yes	004106455
<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	5.39%	£0	£1,000,000	£0	Yes	004106447
Standard	4.88%	£1,999		£0	Yes	004106450
<b>5 Year Fixed</b>						
Fee Saver	4.98%	£0	£1,000,000	£0	Yes	004106453
Standard	4.74%	£1,999		£0	Yes	004106456
<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	24.02.25
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  
 3 Year Fixed Rate end date  
 10 Year Fixed Rate end date

4.50%
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  
 (Not to be used for Porting applications see Home Mover rates)**

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.44%	£0	£5,000,000	£0	004106290
Standard	4.13%	£999	£5,000,000	£0	004106296
Premier Customers Only	4.10%	£999	£5,000,000	£0	004106319
<b>3 Year Fixed</b>					
Fee Saver	4.36%	£0	£5,000,000	£0	004106302
Standard	4.17%	£999	£5,000,000	£0	004106305
<b>5 Year Fixed</b>					
Fee Saver	4.19%	£0	£5,000,000	£0	004106308
Standard	4.05%	£999	£5,000,000	£0	004106314
Premier Customers Only	3.98%	£999	£5,000,000	£0	004106325
<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  
 (Not to be used for Porting applications see Home Mover rates)**

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.64%	£0	£5,000,000	£0	004106291
Standard	4.38%	£999	£5,000,000	£0	004106297
Premier Customers Only	4.33%	£999	£5,000,000	£0	004106320
<b>3 Year Fixed</b>					
Fee Saver	4.49%	£0	£5,000,000	£0	004106303
Standard	4.31%	£999	£5,000,000	£0	004106306
<b>5 Year Fixed</b>					
Fee Saver	4.31%	£0	£5,000,000	£0	004106309
Standard	4.19%	£999	£5,000,000	£0	004106315
Premier Customers Only	4.11%	£999	£5,000,000	£0	004106326
<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	24.02.25
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	4.50%
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  
(Not to be used for Porting applications see Home Mover rates)**

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.64%	£0	£3,000,000	£0	004106292
Standard	4.38%	£999	£3,000,000	£0	004106298
Premier Customers Only	4.33%	£999	£3,000,000	£0	004106321
<b>3 Year Fixed</b>					
Fee Saver	4.49%	£0	£3,000,000	£0	004106304
Standard	4.31%	£999	£3,000,000	£0	004106307
<b>5 Year Fixed</b>					
Fee Saver	4.31%	£0	£3,000,000	£0	004106310
Standard	4.19%	£999	£3,000,000	£0	004106316
Premier Customers Only	4.11%	£999	£3,000,000	£0	004106327
<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  
(Not to be used for Porting applications see Home Mover rates)**

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	£2,000,000	£0	004106293
Standard	4.64%	£999	£2,000,000	£0	004106299
Premier Customers Only	4.54%	£999	£2,000,000	£0	004106322
<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	4.59%	£0	£2,000,000	£0	004106311
Standard	4.44%	£999	£2,000,000	£0	004106317
Premier Customers Only	4.34%	£999	£2,000,000	£0	004106328
<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	24.02.25
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	4.50%
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  
(Not to be used for Porting applications see Home Mover rates)**

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	£2,000,000	£0	004106294
Standard	4.64%	£999	£2,000,000	£0	004106300
Premier Customers Only	4.54%	£999	£2,000,000	£0	004106323
<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	4.59%	£0	£2,000,000	£0	004106312
Standard	4.44%	£999	£2,000,000	£0	004106318
Premier Customers Only	4.34%	£999	£2,000,000	£0	004106329
<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  
(Not to be used for Porting applications see Home Mover rates)**

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	£750,000	£0	004106295
Standard	4.99%	£999	£750,000	£0	004106301
Premier Customers Only	4.89%	£999	£750,000	£0	004106324
<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	4.79%	£0	£750,000	£0	004106313
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	24.02.25
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	4.50%
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	4.44%	£0	£5,000,000	£0	004106337
Standard	4.13%	£999	£5,000,000	£0	004106344
Premier Customers Only	4.10%	£999	£5,000,000	£0	004106367
<b>3 Year Fixed</b>					
Fee Saver	4.36%	£0	£5,000,000	£0	004106350
Standard	4.17%	£999	£5,000,000	£0	004106353
<b>5 Year Fixed</b>					
Fee Saver	4.19%	£0	£5,000,000	£0	004106356
Standard	4.05%	£999	£5,000,000	£0	004106362
Premier Customers Only	3.98%	£999	£5,000,000	£0	004106373
<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	4.64%	£0	£5,000,000	£0	004106338
Standard	4.38%	£999	£5,000,000	£0	004106345
Premier Customers Only	4.33%	£999	£5,000,000	£0	004106368
<b>3 Year Fixed</b>					
Fee Saver	4.49%	£0	£5,000,000	£0	004106351
Standard	4.31%	£999	£5,000,000	£0	004106354
<b>5 Year Fixed</b>					
Fee Saver	4.31%	£0	£5,000,000	£0	004106357
Standard	4.19%	£999	£5,000,000	£0	004106363
Premier Customers Only	4.11%	£999	£5,000,000	£0	004106374
<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	24.02.25
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	4.50%
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	4.64%	£0	£3,000,000	£0	004106339
Standard	4.38%	£999	£3,000,000	£0	004106346
Premier Customers Only	4.33%	£999	£3,000,000	£0	004106369
<b>3 Year Fixed</b>					
Fee Saver	4.49%	£0	£3,000,000	£0	004106352
Standard	4.31%	£999	£3,000,000	£0	004106355
<b>5 Year Fixed</b>					
Fee Saver	4.31%	£0	£3,000,000	£0	004106358
Standard	4.19%	£999	£3,000,000	£0	004106364
Premier Customers Only	4.11%	£999	£3,000,000	£0	004106375
<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	4.94%	£0	£2,000,000	£0	004106340
Standard	4.64%	£999	£2,000,000	£0	004106347
Premier Customers Only	4.54%	£999	£3,000,000	£0	004106370
<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	4.59%	£0	£2,000,000	£0	004106359
Standard	4.44%	£999	£2,000,000	£0	004106365
Premier Customers Only	4.34%	£999	£2,000,000	£0	004106376
<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	24.02.25
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	4.50%
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	4.94%	£0	£2,000,000	£0	004106341
Standard	4.64%	£999	£2,000,000	£0	004106348
Premier Customers Only	4.54%	£999	£2,000,000	£0	004106371
<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	4.59%	£0	£2,000,000	£0	004106360
Standard	4.44%	£999	£2,000,000	£0	004106366
Premier Customers Only	4.34%	£999	£2,000,000	£0	004106377
<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	5.32%	£0	£750,000	£0	004106342
Standard	4.99%	£999	£750,000	£0	004106349
Premier Customers Only	4.89%	£999	£750,000	£0	004106372
<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	4.79%	£0	£750,000	£0	004106361
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	5.57%	£0	£570,000	£0	004106343
<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	24.02.25
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	4.50%
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	4.99%	£0	£2,000,000	£0	004106385
Standard	4.59%	£999	£2,000,000	£0	004106388
Premier Customers Only	4.56%	£999	£2,000,000	£0	004106403
<b>3 Year Fixed</b>					
Fee Saver	4.76%	£0	£2,000,000	£0	004106391
Standard	4.57%	£999	£2,000,000	£0	004106394
<b>5 Year Fixed</b>					
Fee Saver	4.64%	£0	£2,000,000	£0	004106397
Standard	4.47%	£999	£2,000,000	£0	004106400
Premier Customers Only	4.39%	£999	£2,000,000	£0	004106407
<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	5.24%	£0	£2,000,000	£0	004106386
Standard	4.91%	£999	£2,000,000	£0	004106389
Premier Customers Only	4.86%	£999	£2,000,000	£0	004106404
<b>3 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004106392
Standard	4.71%	£999	£2,000,000	£0	004106395
<b>5 Year Fixed</b>					
Fee Saver	4.82%	£0	£2,000,000	£0	004106398
Standard	4.69%	£999	£2,000,000	£0	004106401
Premier Customers Only	4.64%	£999	£2,000,000	£0	004106408
<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	24.02.25
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	4.50%
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
<b>2 Year Fixed</b>					
Fee Saver	5.24%	£0	£2,000,000	£0	004106387
Standard	4.91%	£999	£2,000,000	£0	004106390
Premier Customers Only	4.86%	£999	£2,000,000	£0	004106406
<b>3 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004106393
Standard	4.71%	£999	£2,000,000	£0	004106396
<b>5 Year Fixed</b>					
Fee Saver	4.82%	£0	£2,000,000	£0	004106399
Standard	4.69%	£999	£2,000,000	£0	004106402
Premier Customers Only	4.64%	£999	£2,000,000	£0	004106409
<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

24.02.25

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

4.50%

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	4.74%	£0	£2,000,000	£0	004106330
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	4.78%	£0	£1,000,000	£0	004106331
Standard	4.29%	£1,999		£0	004106333
<b>5 Year Fixed</b>					
Fee Saver	4.51%	£0	£1,000,000	£0	004106335
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	4.96%	£0	£1,000,000	£0	004106332
Standard	4.43%	£1,999		£0	004106334
<b>5 Year Fixed</b>					
Fee Saver	4.51%	£0	£1,000,000	£0	004106336
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	24.02.25
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

4.50%

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	4.74%	£0	£2,000,000	£0	004106378
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	4.78%	£0	£1,000,000	£0	004106379
Standard	4.29%	£1,999		£0	004106381
<b>5 Year Fixed</b>					
Fee Saver	4.51%	£0	£1,000,000	£0	004106383
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	4.96%	£0	£1,000,000	£0	004106380
Standard	4.43%	£1,999		£0	004106382
<b>5 Year Fixed</b>					
Fee Saver	4.51%	£0	£1,000,000	£0	004106384
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

**24.02.25**

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

**4.50%**

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	5.24%	£0	£2,000,000	£0	004106410
Standard	4.74%	£1,999		£0	004106413
<b>5 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004106416
Standard	4.69%	£1,999		£0	004106419
<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	5.39%	£0	£1,000,000	£0	004106411
Standard	4.88%	£1,999		£0	004106414
<b>5 Year Fixed</b>					
Fee Saver	4.98%	£0	£1,000,000	£0	004106417
Standard	4.74%	£1,999		£0	004106420
<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	5.39%	£0	£1,000,000	£0	004106412
Standard	4.88%	£1,999		£0	004106415
<b>5 Year Fixed</b>					
Fee Saver	4.98%	£0	£1,000,000	£0	004106418
Standard	4.74%	£1,999		£0	004106421
<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