

HSBC UK Mortgage Rate Sheet

Rates Effective From	01.07.25	Current BTL SVR	7.60%
Current Residential SVR	6.74%	Bank of England Base Rate	4.25%
2 Year Fixed Rate End Date	31.08.27	3 Year Fixed Rate End Date	31.08.28
5 Year Fixed Rate End Date	31.08.30	10 Year Fixed Rate End Date	31.08.35

New Business Mortgage Rate Sheet
First Time Buyer Rate Sheet First Time Buyer Energy Efficient Homes Rate Sheet Home Mover Rate Sheet Home Mover Energy Efficient Homes Rate Sheet Remortgage Rate Sheet Remortgage Energy Efficient Homes Rate Sheet International Residential Purchase Rate Sheet International Residential Remortgage Rate Sheet Purchase BTL Rate Sheet Remortgage BTL Rate Sheet Purchase International BTL Rate Sheet Remortgage International BTL Rate Sheet
Existing Mortgage Customer Rate Sheet
Existing Mortgage Customer Borrowing More Rate Sheet (Not to be used for Porting - see Home Mover rates) Existing Mortgage Customer Switching Rate Sheet International Existing Customer Switching Residential Rate Sheet Existing BTL Mortgage Customer Borrowing More Rate Sheet Existing BTL Mortgage Customer Switching Rate Sheet International Existing Customer Switching BTL Rate Sheet

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 60% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.14%	£0	£10,000	£2,000,000	£0	004112845
Standard	3.92%	£999	£10,000	£2,000,000	£0	004112850
High Value Mortgage	4.17%	£1,999	£2,000,000.01	£5,000,000	£0	004112868
Premier Customers Only	3.89%	£999	£10,000	£2,000,000	£0	004112861
5 Year Fixed						
Fee Saver	4.16%	£0	£10,000	£2,000,000	£0	004111991
Standard	4.01%	£999	£10,000	£2,000,000	£0	004111998
High Value Mortgage	4.26%	£1,999	£2,000,000.01	£5,000,000	£0	004112019
Premier Customers Only	3.98%	£999	£10,000	£2,000,000	£0	004112010
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009446
High Value Mortgage	0.44% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009434

Maximum 70% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.31%	£0	£10,000	£2,000,000	£0	004111979
Standard	4.08%	£999	£10,000	£2,000,000	£0	004111986
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£5,000,000	£0	004112017
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004112005
5 Year Fixed						
Fee Saver	4.28%	£0	£10,000	£2,000,000	£0	004111992
Standard	4.18%	£999	£10,000	£2,000,000	£0	004111999
High Value Mortgage	4.43%	£1,999	£2,000,000.01	£5,000,000	£0	004112020
Premier Customers Only	4.13%	£999	£10,000	£2,000,000	£0	004112011
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009447
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009435

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 75% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.31%	£0	£10,000	£2,000,000	£0	004111980
Standard	4.08%	£999	£10,000	£2,000,000	£0	004111987
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£3,000,000	£0	004112018
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004112006
5 Year Fixed						
Fee Saver	4.28%	£0	£10,000	£2,000,000	£0	004111993
Standard	4.18%	£999	£10,000	£2,000,000	£0	004112000
High Value Mortgage	4.43%	£1,999	£2,000,000.01	£3,000,000	£0	004112021
Premier Customers Only	4.13%	£999	£10,000	£2,000,000	£0	004112012
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009448
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009436

Maximum 80% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.49%	£0	£10,000	£2,000,000	£250	004112846
Standard	4.22%	£999	£10,000	£2,000,000	£250	004112851
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	004112862
5 Year Fixed						
Fee Saver	4.38%	£0	£10,000	£2,000,000	£350	004112854
Standard	4.24%	£999	£10,000	£2,000,000	£350	004112858
Premier Customers Only	4.14%	£999	£10,000	£2,000,000	£0	004112865
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009163

Rates Effective From	01.07.25
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2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate 4.25%

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 - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.49%	£0	£10,000	£2,000,000	£250	004112847
Standard	4.22%	£999	£10,000	£2,000,000	£250	004112852
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	004112863
5 Year Fixed						
Fee Saver	4.38%	£0	£10,000	£2,000,000	£350	004112855
Standard	4.24%	£999	£10,000	£2,000,000	£350	004112859
Premier Customers Only	4.14%	£999	£10,000	£2,000,000	£0	004112866
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009164

Maximum 90% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.72%	£0	£10,000	£750,000	£250	004112848
Standard	4.43%	£999	£10,000	£750,000	£250	004112853
Premier Customers Only	4.33%	£999	£10,000	£750,000	£0	004112864
5 Year Fixed						
Fee Saver	4.54%	£0	£10,000	£750,000	£350	004112856
Standard	4.44%	£999	£10,000	£750,000	£350	004112860
Premier Customers Only	4.34%	£999	£10,000	£750,000	£0	004112867
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£10,000	£750,000	£0	001009555

Maximum 95% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.05%	£0	£10,000	£570,000	£250	004112849
5 Year Fixed						
Fee Saver	4.89%	£0	£10,000	£570,000	£350	004112857

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5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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Maximum 60% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.14%	£0	£2,000,000	£500	004112869
Standard	3.92%	£999	£2,000,000	£500	004112874
5 Year Fixed					
Fee Saver	4.16%	£0	£2,000,000	£500	004112878
Standard	4.01%	£999	£2,000,000	£500	004112885
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£500	001009530

Maximum 70% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.31%	£0	£2,000,000	£500	004112023
Standard	4.08%	£999	£2,000,000	£500	004112030
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£500	004112879
Standard	4.18%	£999	£2,000,000	£500	004112886
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009531

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5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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Maximum 75% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.31%	£0	£2,000,000	£500	004112024
Standard	4.08%	£999	£2,000,000	£500	004112031
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£500	004112880
Standard	4.18%	£999	£2,000,000	£500	004112887
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009532

Maximum 80% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£750	004112870
Standard	4.22%	£999	£2,000,000	£750	004112875
5 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	£850	004112881
Standard	4.24%	£999	£2,000,000	£850	004112888
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£500	001009533



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5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate 4.25%

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Maximum 85% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£750	004112871
Standard	4.22%	£999	£2,000,000	£750	004112876
5 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	£850	004112882
Standard	4.24%	£999	£2,000,000	£850	004112889
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£500	001009534

Maximum 90% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.72%	£0	£750,000	£750	004112872
Standard	4.43%	£999	£750,000	£750	004112877
5 Year Fixed					
Fee Saver	4.54%	£0	£750,000	£850	004112883
Standard	4.44%	£999	£750,000	£850	004112890
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£500	001009556

Maximum 95% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.05%	£0	£570,000	£750	004112873
5 Year Fixed					
Fee Saver	4.89%	£0	£570,000	£850	004112884

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5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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
2 Year Fixed						
Fee Saver	4.14%	£0	£10,000	£2,000,000	£0	004112891
Standard	3.92%	£999	£10,000	£2,000,000	£0	004112895
High Value Mortgage	4.17%	£1,999	£2,000,000.01	£5,000,000	£0	004112918
Premier Customers Only	3.89%	£999	£10,000	£2,000,000	£0	004112906
5 Year Fixed						
Fee Saver	4.16%	£0	£10,000	£2,000,000	£0	004112061
Standard	4.01%	£999	£10,000	£2,000,000	£0	004112068
High Value Mortgage	4.26%	£1,999	£2,000,000.01	£5,000,000	£0	004112097
Premier Customers Only	3.98%	£999	£10,000	£2,000,000	£0	004112080
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009443
High Value Mortgage	0.44% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009437

Maximum 70% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.31%	£0	£10,000	£2,000,000	£0	004112049
Standard	4.08%	£999	£10,000	£2,000,000	£0	004112056
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£5,000,000	£0	004112095
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004112075
5 Year Fixed						
Fee Saver	4.28%	£0	£10,000	£2,000,000	£0	004112062
Standard	4.18%	£999	£10,000	£2,000,000	£0	004112069
High Value Mortgage	4.43%	£1,999	£2,000,000.01	£5,000,000	£0	004112098
Premier Customers Only	4.13%	£999	£10,000	£2,000,000	£0	004112081
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009444
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009438

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Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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 Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.31%	£0	£10,000	£2,000,000	£0	004112050
Standard	4.08%	£999	£10,000	£2,000,000	£0	004112057
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£3,000,000	£0	004112096
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004112076
5 Year Fixed						
Fee Saver	4.28%	£0	£10,000	£2,000,000	£0	004112063
Standard	4.18%	£999	£10,000	£2,000,000	£0	004112070
High Value Mortgage	4.43%	£1,999	£2,000,000.01	£3,000,000	£0	004112099
Premier Customers Only	4.13%	£999	£10,000	£2,000,000	£0	004112082
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009445
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009439

Maximum 80% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.49%	£0	£10,000	£2,000,000	£250	004112892
Standard	4.22%	£999	£10,000	£2,000,000	£250	004112896
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	004112907
5 Year Fixed						
Fee Saver	4.38%	£0	£10,000	£2,000,000	£350	004112899
Standard	4.24%	£999	£10,000	£2,000,000	£350	004112903
Premier Customers Only	4.14%	£999	£10,000	£2,000,000	£0	004112910
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009169

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5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
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Maximum 85% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.49%	£0	£10,000	£2,000,000	£250	004112893
Standard	4.22%	£999	£10,000	£2,000,000	£250	004112897
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	004112908
5 Year Fixed						
Fee Saver	4.38%	£0	£10,000	£2,000,000	£350	004112900
Standard	4.24%	£999	£10,000	£2,000,000	£350	004112904
Premier Customers Only	4.14%	£999	£10,000	£2,000,000	£0	004112911
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009170

Maximum 90% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.72%	£0	£10,000	£750,000	£250	004112894
Standard	4.43%	£999	£10,000	£750,000	£250	004112898
Premier Customers Only	4.33%	£999	£10,000	£750,000	£0	004112909
5 Year Fixed						
Fee Saver	4.54%	£0	£10,000	£750,000	£350	004112902
Standard	4.44%	£999	£10,000	£750,000	£350	004112905
Premier Customers Only	4.34%	£999	£10,000	£750,000	£0	004112912
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£10,000	£750,000	£0	001009557

Maximum 95% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.05%	£0	£10,000	£570,000	£250	004112054
5 Year Fixed						
Fee Saver	4.89%	£0	£10,000	£570,000	£350	004112067

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5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate **4.25%**

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Maximum 60% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.14%	£0	£2,000,000	£500	004112919
Standard	3.92%	£999	£2,000,000	£500	004112923
5 Year Fixed					
Fee Saver	4.16%	£0	£2,000,000	£500	004112927
Standard	4.01%	£999	£2,000,000	£500	004112934
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£500	001009536

Maximum 70% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.31%	£0	£2,000,000	£500	004112101
Standard	4.08%	£999	£2,000,000	£500	004112108
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£500	004112928
Standard	4.18%	£999	£2,000,000	£500	004112935
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009537

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Maximum 75% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.31%	£0	£2,000,000	£500	004112102
Standard	4.08%	£999	£2,000,000	£500	004112109
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£500	004112929
Standard	4.18%	£999	£2,000,000	£500	004112936
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009538

Maximum 80% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£750	004112920
Standard	4.22%	£999	£2,000,000	£750	004112924
5 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	£850	004112930
Standard	4.24%	£999	£2,000,000	£850	004112937
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£500	001009539

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 85% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£750	004112921
Standard	4.22%	£999	£2,000,000	£750	004112925
5 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	£850	004112931
Standard	4.24%	£999	£2,000,000	£850	004112938
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	001009540

Maximum 90% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.72%	£0	£750,000	£750	004112922
Standard	4.43%	£999	£750,000	£750	004112926
5 Year Fixed					
Fee Saver	4.54%	£0	£750,000	£850	004112932
Standard	4.44%	£999	£750,000	£850	004112939
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£500	001009558

Maximum 95% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.05%	£0	£570,000	£750	004112106
5 Year Fixed					
Fee Saver	4.89%	£0	£570,000	£850	004112933

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 60% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	Yes	004112940
Standard	3.92%	£999	£10,000	£2,000,000	£0	Yes	004112945
Premier Customers Only	3.89%	£999	£10,000	£2,000,000	£0	Yes	004112950
Fee Saver Cashback	4.25%	£0	£10,000	£2,000,000	£300	No	004112957
Standard Cashback	3.92%	£999	£10,000	£2,000,000	£300	No	004112962
High Value Mortgage	4.17%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004112901
5 Year Fixed							
Fee Saver	4.19%	£0	£10,000	£2,000,000	£0	Yes	004112133
Standard	3.99%	£999	£10,000	£2,000,000	£0	Yes	004112139
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	Yes	004112147
Fee Saver Cashback	4.19%	£0	£10,000	£2,000,000	£300	No	004112167
Standard Cashback	3.99%	£999	£10,000	£2,000,000	£300	No	004112173
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004112217
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.24% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009449
High Value Mortgage	0.49% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009440

Maximum 70% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.55%	£0	£10,000	£2,000,000	£0	Yes	004112941
Standard	4.15%	£999	£10,000	£2,000,000	£0	Yes	004112946
Premier Customers Only	4.10%	£999	£10,000	£2,000,000	£0	Yes	004112951
Fee Saver Cashback	4.55%	£0	£10,000	£2,000,000	£300	No	004112958
Standard Cashback	4.15%	£999	£10,000	£2,000,000	£300	No	004112963
High Value Mortgage	4.40%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004113011
5 Year Fixed							
Fee Saver	4.27%	£0	£10,000	£2,000,000	£0	Yes	004112134
Standard	4.13%	£999	£10,000	£2,000,000	£0	Yes	004112140
Premier Customers Only	4.08%	£999	£10,000	£2,000,000	£0	Yes	004112148
Fee Saver Cashback	4.27%	£0	£10,000	£2,000,000	£300	No	004112168
Standard Cashback	4.13%	£999	£10,000	£2,000,000	£300	No	004112174
High Value Mortgage	4.38%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004112218
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009450
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009441

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 75% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.55%	£0	£10,000	£2,000,000	£0	Yes	004112942
Standard	4.15%	£999	£10,000	£2,000,000	£0	Yes	004112947
Premier Customers Only	4.10%	£999	£10,000	£2,000,000	£0	Yes	004112952
Fee Saver Cashback	4.55%	£0	£10,000	£2,000,000	£300	No	004112959
Standard Cashback	4.15%	£999	£10,000	£2,000,000	£300	No	004112964
High Value Mortgage	4.40%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004113012
5 Year Fixed							
Fee Saver	4.27%	£0	£10,000	£2,000,000	£0	Yes	004112135
Standard	4.13%	£999	£10,000	£2,000,000	£0	Yes	004112141
Premier Customers Only	4.08%	£999	£10,000	£2,000,000	£0	Yes	004112149
Fee Saver Cashback	4.27%	£0	£10,000	£2,000,000	£300	No	004112169
Standard Cashback	4.13%	£999	£10,000	£2,000,000	£300	No	004112175
High Value Mortgage	4.38%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004112219
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009451
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009442

Maximum 80% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.94%	£0	£10,000	£2,000,000	£0	Yes	004112943
Standard	4.49%	£999	£10,000	£2,000,000	£0	Yes	004112948
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	Yes	004112953
Fee Saver Cashback	4.94%	£0	£10,000	£2,000,000	£300	No	004112960
Standard Cashback	4.49%	£999	£10,000	£2,000,000	£300	No	004112965
5 Year Fixed							
Fee Saver	4.56%	£0	£10,000	£2,000,000	£0	Yes	004112136
Standard	4.37%	£999	£10,000	£2,000,000	£0	Yes	004112142
Premier Customers Only	4.27%	£999	£10,000	£2,000,000	£0	Yes	004112150
Fee Saver Cashback	4.56%	£0	£10,000	£2,000,000	£300	No	004112170
Standard Cashback	4.37%	£999	£10,000	£2,000,000	£300	No	004112176
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.49% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009175

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

Please note that all customers are entitled to a free standard valuation

Maximum 85% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.94%	£0	£10,000	£2,000,000	£0	Yes	004112944
Standard	4.49%	£999	£10,000	£2,000,000	£0	Yes	004112949
Premier Customers Only	4.39%	£999	£10,000	£2,000,000	£0	Yes	004112954
Fee Saver Cashback	4.94%	£0	£10,000	£2,000,000	£300	No	004112961
Standard Cashback	4.49%	£999	£10,000	£2,000,000	£300	No	004112966
5 Year Fixed							
Fee Saver	4.56%	£0	£10,000	£2,000,000	£0	Yes	004112137
Standard	4.37%	£999	£10,000	£2,000,000	£0	Yes	004112143
Premier Customers Only	4.27%	£999	£10,000	£2,000,000	£0	Yes	004112151
Fee Saver Cashback	4.56%	£0	£10,000	£2,000,000	£300	No	004112171
Standard Cashback	4.37%	£999	£10,000	£2,000,000	£300	No	004112177
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009176

Maximum 90% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	5.21%	£0	£10,000	£750,000	£0	Yes	004111340
Standard	4.84%	£999	£10,000	£750,000	£0	Yes	004111346
Premier Customers Only	4.74%	£999	£10,000	£750,000	£0	Yes	004111364
Fee Saver Cashback	5.21%	£0	£10,000	£750,000	£300	No	004111404
Standard Cashback	4.84%	£999	£10,000	£750,000	£300	No	004111410
5 Year Fixed							
Fee Saver	4.76%	£0	£10,000	£750,000	£0	Yes	004112138
Standard	4.54%	£999	£10,000	£750,000	£0	Yes	004111358
Premier Customers Only	4.44%	£999	£10,000	£750,000	£0	Yes	004111370
Fee Saver Cashback	4.76%	£0	£10,000	£750,000	£300	No	004112172
Standard Cashback	4.54%	£999	£10,000	£750,000	£300	No	004111422
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.74% + BoE Base Rate	£999	£10,000	£750,000	£0	Yes	001009559

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 60% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.25%	£0	£2,000,000	£500	Yes	004112967
Standard	3.92%	£999	£2,000,000	£500	Yes	004112972
Fee Saver Cashback	4.25%	£0	£2,000,000	£800	No	004112989
Standard Cashback	3.92%	£999	£2,000,000	£800	No	004112994
5 Year Fixed						
Fee Saver	4.19%	£0	£2,000,000	£500	Yes	004112977
Standard	3.99%	£999	£2,000,000	£500	Yes	004112983
Fee Saver Cashback	4.19%	£0	£2,000,000	£800	No	004112999
Standard Cashback	3.99%	£999	£2,000,000	£800	No	004113005
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009542

Maximum 70% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.55%	£0	£2,000,000	£500	Yes	004112968
Standard	4.15%	£999	£2,000,000	£500	Yes	004112973
Fee Saver Cashback	4.55%	£0	£2,000,000	£800	No	004112990
Standard Cashback	4.15%	£999	£2,000,000	£800	No	004112995
5 Year Fixed						
Fee Saver	4.27%	£0	£2,000,000	£500	Yes	004112978
Standard	4.13%	£999	£2,000,000	£500	Yes	004112984
Fee Saver Cashback	4.27%	£0	£2,000,000	£800	No	004113000
Standard Cashback	4.13%	£999	£2,000,000	£800	No	004113006
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009543

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 75% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.55%	£0	£2,000,000	£500	Yes	004112969
Standard	4.15%	£999	£2,000,000	£500	Yes	004112974
Fee Saver Cashback	4.55%	£0	£2,000,000	£800	No	004112991
Standard Cashback	4.15%	£999	£2,000,000	£800	No	004112996
5 Year Fixed						
Fee Saver	4.27%	£0	£2,000,000	£500	Yes	004112979
Standard	4.13%	£999	£2,000,000	£500	Yes	004112985
Fee Saver Cashback	4.27%	£0	£2,000,000	£800	No	004113001
Standard Cashback	4.13%	£999	£2,000,000	£800	No	004113007
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009544

Maximum 80% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£500	Yes	004112970
Standard	4.49%	£999	£2,000,000	£500	Yes	004112975
Fee Saver Cashback	4.94%	£0	£2,000,000	£800	No	004112992
Standard Cashback	4.49%	£999	£2,000,000	£800	No	004112997
5 Year Fixed						
Fee Saver	4.56%	£0	£2,000,000	£500	Yes	004112980
Standard	4.37%	£999	£2,000,000	£500	Yes	004112986
Fee Saver Cashback	4.56%	£0	£2,000,000	£800	No	004113002
Standard Cashback	4.37%	£999	£2,000,000	£800	No	004113008
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009545

Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 85% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.94%	£0	£2,000,000	£500	Yes	004112971
Standard	4.49%	£999	£2,000,000	£500	Yes	004112976
Fee Saver Cashback	4.94%	£0	£2,000,000	£800	No	004112993
Standard Cashback	4.49%	£999	£2,000,000	£800	No	004112998
5 Year Fixed						
Fee Saver	4.56%	£0	£2,000,000	£500	Yes	004112981
Standard	4.37%	£999	£2,000,000	£500	Yes	004112987
Fee Saver Cashback	4.56%	£0	£2,000,000	£800	No	004113003
Standard Cashback	4.37%	£999	£2,000,000	£800	No	004113009
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009546

Maximum 90% LTV - Remortgage EEH Residential Range (Not available to Unencumbered Mortgages)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.21%	£0	£750,000	£500	Yes	004111426
Standard	4.84%	£999	£750,000	£500	Yes	004111432
Fee Saver Cashback	5.21%	£0	£750,000	£800	No	004111448
Standard Cashback	4.84%	£999	£750,000	£800	No	004111455
5 Year Fixed						
Fee Saver	4.76%	£0	£750,000	£500	Yes	004112982
Standard	4.54%	£999	£750,000	£500	Yes	004112988
Fee Saver Cashback	4.76%	£0	£750,000	£800	No	004113004
Standard Cashback	4.54%	£999	£750,000	£800	No	004113010
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.74% + BoE Base Rate	£999	£750,000	£500	Yes	001009560



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

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

Maximum 60% LTV - International Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.65%	£0	£2,000,000	£0	004113081
Standard	4.32%	£999	£2,000,000	£0	004113084
Premier Customers Only	4.29%	£999	£2,000,000	£0	004113087
3 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£0	004112753
Standard	4.41%	£999	£2,000,000	£0	004112756
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004112335
Standard	4.41%	£999	£2,000,000	£0	004112338
Premier Customers Only	4.38%	£999	£2,000,000	£0	004112345
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004110782
Standard	4.89%	£999	£2,000,000	£0	004110785
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	001009339

Maximum 70% LTV - International Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.95%	£0	£2,000,000	£0	004113082
Standard	4.55%	£999	£2,000,000	£0	004113085
Premier Customers Only	4.50%	£999	£2,000,000	£0	004113088
3 Year Fixed					
Fee Saver	4.87%	£0	£2,000,000	£0	004112754
Standard	4.65%	£999	£2,000,000	£0	004112757
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£0	004112336
Standard	4.58%	£999	£2,000,000	£0	004112339
Premier Customers Only	4.53%	£999	£2,000,000	£0	004112346
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004110783
Standard	4.94%	£999	£2,000,000	£0	004110786
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

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

Maximum 75% LTV - International Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.95%	£0	£2,000,000	£0	004113083
Standard	4.55%	£999	£2,000,000	£0	004113086
Premier Customers Only	4.50%	£999	£2,000,000	£0	004113089
3 Year Fixed					
Fee Saver	4.87%	£0	£2,000,000	£0	004112755
Standard	4.65%	£999	£2,000,000	£0	004112758
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£0	004112337
Standard	4.58%	£999	£2,000,000	£0	004112340
Premier Customers Only	4.53%	£999	£2,000,000	£0	004112347
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004110784
Standard	4.94%	£999	£2,000,000	£0	004110787
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

4.25%
31.08.28
31.08.35

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

Maximum 60% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.65%	£0	£2,000,000	£0	Yes	004113091
Standard	4.32%	£999	£2,000,000	£0	Yes	004113094
Premier Customers Only	4.29%	£999	£2,000,000	£0	Yes	004113097
3 Year Fixed						
Fee Saver	4.68%	£0	£2,000,000	£0	Yes	004112759
Standard	4.41%	£999	£2,000,000	£0	Yes	004112762
5 Year Fixed						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004112343
Standard	4.41%	£999	£2,000,000	£0	Yes	004112365
Premier Customers Only	4.38%	£999	£2,000,000	£0	Yes	004112371
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004110822
Standard	4.89%	£999	£2,000,000	£0	Yes	004110825
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009340

Maximum 70% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.95%	£0	£2,000,000	£0	Yes	004113092
Standard	4.55%	£999	£2,000,000	£0	Yes	004113095
Premier Customers Only	4.50%	£999	£2,000,000	£0	Yes	004113098
3 Year Fixed						
Fee Saver	4.87%	£0	£2,000,000	£0	Yes	004112760
Standard	4.65%	£999	£2,000,000	£0	Yes	004112763
5 Year Fixed						
Fee Saver	4.68%	£0	£2,000,000	£0	Yes	004112363
Standard	4.58%	£999	£2,000,000	£0	Yes	004112366
Premier Customers Only	4.53%	£999	£2,000,000	£0	Yes	004112372
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004110823
Standard	4.94%	£999	£2,000,000	£0	Yes	004110826
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009188



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

4.25%
31.08.28
31.08.35

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

Maximum 75% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.95%	£0	£2,000,000	£0	Yes	004113093
Standard	4.55%	£999	£2,000,000	£0	Yes	004113096
Premier Customers Only	4.50%	£999	£2,000,000	£0	Yes	004113099
3 Year Fixed						
Fee Saver	4.87%	£0	£2,000,000	£0	Yes	004112761
Standard	4.65%	£999	£2,000,000	£0	Yes	004112764
5 Year Fixed						
Fee Saver	4.68%	£0	£2,000,000	£0	Yes	004112364
Standard	4.58%	£999	£2,000,000	£0	Yes	004112367
Premier Customers Only	4.53%	£999	£2,000,000	£0	Yes	004112373
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004110824
Standard	4.94%	£999	£2,000,000	£0	Yes	004110827
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

Rates Effective From	01.07.25
Current BTLSVR	7.60%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 60% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004112913
Fee Saver Premier Customers Only	4.24%	£0		£0	004112916
Standard	3.94%	£1,999		£0	004112914
Standard Premier Customers Only	3.89%	£1,999		£0	004112917
Standard	3.69%	£3,999		£0	004112915
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004111282
Fee Saver Premier Customers Only	4.29%	£0		£0	004111301
Standard	4.13%	£1,999		£0	004112089
Standard Premier Customers Only	4.08%	£1,999		£0	004112093
Standard	3.88%	£3,999		£0	004112090
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008914
Standard	0.27% + BoE Base Rate	£1,999		£0	001009261

Maximum 65% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004111272
Fee Saver Premier Customers Only	4.39%	£0		£0	004111294
Standard	4.09%	£1,999		£0	004111276
Standard Premier Customers Only	4.04%	£1,999		£0	004111298
Standard	3.84%	£3,999		£0	004111280
5 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004111283
Fee Saver Premier Customers Only	4.39%	£0		£0	004111302
Standard	4.19%	£1,999		£0	004111287
Standard Premier Customers Only	4.14%	£1,999		£0	004111306
Standard	3.94%	£3,999		£0	004111291
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008915
Standard	0.42% + BoE Base Rate	£1,999		£0	001009262

Maximum 75% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004111273
Fee Saver Premier Customers Only	4.39%	£0		£0	004111295
Standard	4.09%	£1,999		£0	004111277
Standard Premier Customers Only	4.04%	£1,999		£0	004111299
Standard	3.84%	£3,999		£0	004111281
5 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004111284
Fee Saver Premier Customers Only	4.39%	£0		£0	004111303
Standard	4.19%	£1,999		£0	004111288
Standard Premier Customers Only	4.14%	£1,999		£0	004111307
Standard	3.94%	£3,999		£0	004111292
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008916
Standard	0.69% + BoE Base Rate	£1,999		£0	001009010

Maximum 80% LTV - Purchase BTL Range (A, B and C Rated Properties Only)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.34%	£0	£400,000	£0	004111274
Fee Saver Premier Customers Only	5.29%	£0		£0	004111296
Standard	4.99%	£1,999		£0	004111278
Standard Premier Customers Only	4.94%	£1,999		£0	004111300
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004111285
Fee Saver Premier Customers Only	5.14%	£0		£0	004111304
Standard	4.94%	£1,999		£0	004111289
Standard Premier Customers Only	4.89%	£1,999		£0	004111308

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

01.07.25
7.60%
31.08.27
31.08.30

Bank of England Base Rate

4.25%

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

Maximum 60% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	Yes	004112955
Fee Saver Premier Customers Only	4.47%	£0		Yes	004112956
Standard	4.03%	£1,999		Yes	004112153
Standard Premier Customers Only	3.98%	£1,999		Yes	004112158
Standard	3.78%	£3,999		Yes	004112154
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	Yes	004111377
Fee Saver Premier Customers Only	4.24%	£0		Yes	004111393
Standard	4.07%	£1,999		Yes	004112155
Standard Premier Customers Only	4.02%	£1,999		Yes	004112159
Standard	3.82%	£3,999		Yes	004112156
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	Yes	001008925
Standard	0.48% + BoE Base Rate	£1,999		Yes	001009263

Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	4.69%	£0	£1,000,000	Yes	004111372
Fee Saver Premier Customers Only	4.64%	£0		Yes	004111389
Standard	4.24%	£1,999		Yes	004110497
Standard Premier Customers Only	4.19%	£1,999		Yes	004110519
Standard	3.99%	£3,999		Yes	004110501
5 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	Yes	004111378
Fee Saver Premier Customers Only	4.39%	£0		Yes	004111394
Standard	4.19%	£1,999		Yes	004111382
Standard Premier Customers Only	4.14%	£1,999		Yes	004111398
Standard	3.94%	£3,999		Yes	004111386
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	Yes	001008926
Standard	0.54% + BoE Base Rate	£1,999		Yes	001008929

Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	4.69%	£0	£1,000,000	Yes	004111373
Fee Saver Premier Customers Only	4.64%	£0		Yes	004111390
Standard	4.24%	£1,999		Yes	004110498
Standard Premier Customers Only	4.19%	£1,999		Yes	004110520
Standard	3.99%	£3,999		Yes	004110502
5 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	Yes	004111379
Fee Saver Premier Customers Only	4.39%	£0		Yes	004111395
Standard	4.19%	£1,999		Yes	004111383
Standard Premier Customers Only	4.14%	£1,999		Yes	004111399
Standard	3.94%	£3,999		Yes	004111387
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	Yes	001008927
Standard	0.74% + BoE Base Rate	£1,999		Yes	001008930

Maximum 80% LTV - Remortgage BTL Range (A, B and C Rated Properties Only)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
2 Year Fixed					
Fee Saver	5.59%	£0	£400,000	Yes	004111374
Fee Saver Premier Customers Only	5.54%	£0		Yes	004111391
Standard	5.34%	£1,999		Yes	004110499
Standard Premier Customers Only	5.29%	£1,999		Yes	004110521
5 Year Fixed					
Fee Saver	5.24%	£0	£400,000	Yes	004111380
Fee Saver Premier Customers Only	5.19%	£0		Yes	004111396
Standard	4.94%	£1,999		Yes	004111384
Standard Premier Customers Only	4.89%	£1,999		Yes	004111400

Rates Effective From	01.07.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate 4.25%

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

Maximum 60% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.92%	£0	£2,000,000	£0	004113090
Standard	4.43%	£1,999		£0	004112349
5 Year Fixed					
Fee Saver	4.74%	£0	£2,000,000	£0	004111619
Standard	4.53%	£1,999		£0	004112350
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	001008949
Standard	0.88% + BoE Base Rate	£1,999		£0	001009274

Maximum 65% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£0	004111614
Standard	4.64%	£1,999		£0	004111617
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004111620
Standard	4.59%	£1,999		£0	004111623
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	001008950
Standard	0.94% + BoE Base Rate	£1,999		£0	001008953

Maximum 75% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£0	004111615
Standard	4.64%	£1,999		£0	004111618
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004111621
Standard	4.59%	£1,999		£0	004111624
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954

Rates Effective From	01.07.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

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

Maximum 60% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.92%	£0	£2,000,000	£0	Yes	004113100
Standard	4.43%	£1,999		£0	Yes	004112375
5 Year Fixed						
Fee Saver	4.74%	£0	£2,000,000	£0	Yes	004111641
Standard	4.53%	£1,999		£0	Yes	004112376
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	Yes	001009063
Standard	0.88% + BoE Base Rate	£1,999		£0	Yes	001009275

Maximum 65% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.09%	£0	£1,000,000	£0	Yes	004111636
Standard	4.64%	£1,999		£0	Yes	004111639
5 Year Fixed						
Fee Saver	4.84%	£0	£1,000,000	£0	Yes	004111642
Standard	4.59%	£1,999		£0	Yes	004111645
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009064
Standard	0.94% + BoE Base Rate	£1,999		£0	Yes	001009067

Maximum 75% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	5.09%	£0	£1,000,000	£0	Yes	004111637
Standard	4.64%	£1,999		£0	Yes	004111640
5 Year Fixed						
Fee Saver	4.84%	£0	£1,000,000	£0	Yes	004111643
Standard	4.59%	£1,999		£0	Yes	004111646
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009065
Standard	1.14% + BoE Base Rate	£1,999		£0	Yes	001009068



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

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
2 Year Fixed					
Fee Saver	4.14%	£0	£5,000,000	£0	004113013
Standard	3.90%	£999	£5,000,000	£0	004113017
Premier Customers Only	3.87%	£999	£5,000,000	£0	004113033
3 Year Fixed					
Fee Saver	4.28%	£0	£5,000,000	£0	004112670
Standard	4.01%	£999	£5,000,000	£0	004112676
5 Year Fixed					
Fee Saver	4.12%	£0	£5,000,000	£0	004113021
Standard	3.94%	£999	£5,000,000	£0	004113027
Premier Customers Only	3.89%	£999	£5,000,000	£0	004113037
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004110636
Standard	4.49%	£999	£5,000,000	£0	004110640
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009178

**Maximum 70% LTV - Existing Customer Borrowing More Residential Range
(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
2 Year Fixed					
Fee Saver	4.31%	£0	£5,000,000	£0	004112221
Standard	4.08%	£999	£5,000,000	£0	004112665
Premier Customers Only	4.03%	£999	£5,000,000	£0	004112694
3 Year Fixed					
Fee Saver	4.47%	£0	£5,000,000	£0	004112671
Standard	4.25%	£999	£5,000,000	£0	004112677
5 Year Fixed					
Fee Saver	4.21%	£0	£5,000,000	£0	004113022
Standard	4.05%	£999	£5,000,000	£0	004113028
Premier Customers Only	4.00%	£999	£5,000,000	£0	004113038
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004110637
Standard	4.54%	£999	£5,000,000	£0	004110641
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009179



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

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
2 Year Fixed					
Fee Saver	4.31%	£0	£3,000,000	£0	004112222
Standard	4.08%	£999	£3,000,000	£0	004112666
Premier Customers Only	4.03%	£999	£3,000,000	£0	004112695
3 Year Fixed					
Fee Saver	4.47%	£0	£3,000,000	£0	004112672
Standard	4.25%	£999	£3,000,000	£0	004112678
5 Year Fixed					
Fee Saver	4.21%	£0	£3,000,000	£0	004113023
Standard	4.05%	£999	£3,000,000	£0	004113029
Premier Customers Only	4.00%	£999	£3,000,000	£0	004113039
10 Year Fixed					
Fee Saver	4.69%	£0	£3,000,000	£0	004110638
Standard	4.54%	£999	£3,000,000	£0	004110642
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£3,000,000	£0	001009180

**Maximum 80% LTV - Existing Customer Borrowing More Residential Range
(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
2 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004113014
Standard	4.22%	£999	£2,000,000	£0	004113018
Premier Customers Only	4.12%	£999	£2,000,000	£0	004113034
3 Year Fixed					
Fee Saver	4.73%	£0	£2,000,000	£0	004112673
Standard	4.54%	£999	£2,000,000	£0	004112679
5 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	£0	004113024
Standard	4.24%	£999	£2,000,000	£0	004113030
Premier Customers Only	4.14%	£999	£2,000,000	£0	004113040
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004110639
Standard	4.79%	£999	£2,000,000	£0	004110643
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009139



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28

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
2 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004113015
Standard	4.22%	£999	£2,000,000	£0	004113019
Premier Customers Only	4.12%	£999	£2,000,000	£0	004113035
3 Year Fixed					
Fee Saver	4.73%	£0	£2,000,000	£0	004112674
Standard	4.54%	£999	£2,000,000	£0	004112680
5 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	£0	004113025
Standard	4.24%	£999	£2,000,000	£0	004113031
Premier Customers Only	4.14%	£999	£2,000,000	£0	004113041
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008935

**Maximum 90% LTV - Existing Customer Borrowing More Residential Range
(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
2 Year Fixed					
Fee Saver	4.72%	£0	£750,000	£0	004113016
Standard	4.43%	£999	£750,000	£0	004113020
Premier Customers Only	4.33%	£999	£750,000	£0	004113036
3 Year Fixed					
Fee Saver	5.03%	£0	£750,000	£0	004112675
Standard	4.88%	£999	£750,000	£0	004112681
5 Year Fixed					
Fee Saver	4.54%	£0	£750,000	£0	004113026
Standard	4.42%	£999	£750,000	£0	004113032
Premier Customers Only	4.32%	£999	£750,000	£0	004113042
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009140



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

Please note that all customers are entitled to a free standard valuation

Maximum 60% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.14%	£0	£5,000,000	£0	004113047
Standard	3.90%	£999	£5,000,000	£0	004113051
Premier Customers Only	3.87%	£999	£5,000,000	£0	004113067
3 Year Fixed					
Fee Saver	4.28%	£0	£5,000,000	£0	004112716
Standard	4.01%	£999	£5,000,000	£0	004112723
5 Year Fixed					
Fee Saver	4.12%	£0	£5,000,000	£0	004113055
Standard	3.94%	£999	£5,000,000	£0	004113061
Premier Customers Only	3.89%	£999	£5,000,000	£0	004113071
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004110722
Standard	4.49%	£999	£5,000,000	£0	004110726
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009181
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009266

Maximum 70% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.31%	£0	£5,000,000	£0	004112271
Standard	4.08%	£999	£5,000,000	£0	004112711
Premier Customers Only	4.03%	£999	£5,000,000	£0	004112742
3 Year Fixed					
Fee Saver	4.47%	£0	£5,000,000	£0	004112717
Standard	4.25%	£999	£5,000,000	£0	004112724
5 Year Fixed					
Fee Saver	4.21%	£0	£5,000,000	£0	004113056
Standard	4.05%	£999	£5,000,000	£0	004113062
Premier Customers Only	4.00%	£999	£5,000,000	£0	004113072
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004110723
Standard	4.54%	£999	£5,000,000	£0	004110727
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009182
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009267



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

Please note that all customers are entitled to a free standard valuation.

Maximum 75% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.31%	£0	£3,000,000	£0	004112272
Standard	4.08%	£999	£3,000,000	£0	004112712
Premier Customers Only	4.03%	£999	£3,000,000	£0	004112743
3 Year Fixed					
Fee Saver	4.47%	£0	£3,000,000	£0	004112718
Standard	4.25%	£999	£3,000,000	£0	004112725
5 Year Fixed					
Fee Saver	4.21%	£0	£3,000,000	£0	004113057
Standard	4.05%	£999	£3,000,000	£0	004113063
Premier Customers Only	4.00%	£999	£3,000,000	£0	004113073
10 Year Fixed					
Fee Saver	4.69%	£0	£3,000,000	£0	004110724
Standard	4.54%	£999	£3,000,000	£0	004110728
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£3,000,000	£0	001009183
Fee Saver	0.84% + BoE Base Rate	£0	£3,000,000	£0	001009268

Maximum 80% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004113048
Standard	4.22%	£999	£2,000,000	£0	004113052
Premier Customers Only	4.12%	£999	£3,000,000	£0	004113068
3 Year Fixed					
Fee Saver	4.73%	£0	£2,000,000	£0	004112719
Standard	4.54%	£999	£2,000,000	£0	004112726
5 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	£0	004113058
Standard	4.24%	£999	£2,000,000	£0	004113064
Premier Customers Only	4.14%	£999	£2,000,000	£0	004113074
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004110725
Standard	4.79%	£999	£2,000,000	£0	004110729
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009141
Fee Saver	1.04% + BoE Base Rate	£0	£2,000,000	£0	001009269



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28

Please note that all customers are entitled to a free standard valuation.

Maximum 85% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.49%	£0	£2,000,000	£0	004113049
Standard	4.22%	£999	£2,000,000	£0	004113053
Premier Customers Only	4.12%	£999	£2,000,000	£0	004113069
3 Year Fixed					
Fee Saver	4.73%	£0	£2,000,000	£0	004112720
Standard	4.54%	£999	£2,000,000	£0	004112727
5 Year Fixed					
Fee Saver	4.38%	£0	£2,000,000	£0	004113059
Standard	4.24%	£999	£2,000,000	£0	004113065
Premier Customers Only	4.14%	£999	£2,000,000	£0	004113075
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001008940
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001009270

Maximum 90% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.72%	£0	£750,000	£0	004113050
Standard	4.43%	£999	£750,000	£0	004113054
Premier Customers Only	4.33%	£999	£750,000	£0	004113070
3 Year Fixed					
Fee Saver	5.03%	£0	£750,000	£0	004112721
Standard	4.88%	£999	£750,000	£0	004112728
5 Year Fixed					
Fee Saver	4.54%	£0	£750,000	£0	004113060
Standard	4.42%	£999	£750,000	£0	004113066
Premier Customers Only	4.32%	£999	£750,000	£0	004113076
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009142
Fee Saver	1.09% + BoE Base Rate	£0	£750,000	£0	001009271

Maximum 95% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.05%	£0	£570,000	£0	004112709
3 Year Fixed					
Fee Saver	5.34%	£0	£570,000	£0	004112722
5 Year Fixed					
Fee Saver	4.89%	£0	£570,000	£0	004112734
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.24% + BoE Base Rate	£0	£570,000	£0	001009144



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

Please note that all customers are entitled to a free standard valuation

Maximum 60% LTV - International Existing Customer Borrowing More and Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.65%	£0	£2,000,000	£0	004113081
Standard	4.32%	£999	£2,000,000	£0	004113084
Premier Customers Only	4.29%	£999	£2,000,000	£0	004113087
3 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£0	004112753
Standard	4.41%	£999	£2,000,000	£0	004112756
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004112335
Standard	4.41%	£999	£2,000,000	£0	004112338
Premier Customers Only	4.38%	£999	£2,000,000	£0	004112345
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004110782
Standard	4.89%	£999	£2,000,000	£0	004110785
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	001009339

Maximum 70% LTV - International Existing Customer Borrowing More and Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.95%	£0	£2,000,000	£0	004113082
Standard	4.55%	£999	£2,000,000	£0	004113085
Premier Customers Only	4.50%	£999	£2,000,000	£0	004113088
3 Year Fixed					
Fee Saver	4.87%	£0	£2,000,000	£0	004112754
Standard	4.65%	£999	£2,000,000	£0	004112757
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£0	004112336
Standard	4.58%	£999	£2,000,000	£0	004112339
Premier Customers Only	4.53%	£999	£2,000,000	£0	004112346
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004110783
Standard	4.94%	£999	£2,000,000	£0	004110786
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	01.07.25
Current Residential SVR	6.74%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate	4.25%
3 Year Fixed Rate end date	31.08.28
10 Year Fixed Rate end date	31.08.35

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

Maximum 75% LTV - International Existing Customer Borrowing More and Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.95%	£0	£2,000,000	£0	004113083
Standard	4.55%	£999	£2,000,000	£0	004113086
Premier Customers Only	4.50%	£999	£2,000,000	£0	004113089
3 Year Fixed					
Fee Saver	4.87%	£0	£2,000,000	£0	004112755
Standard	4.65%	£999	£2,000,000	£0	004112758
5 Year Fixed					
Fee Saver	4.68%	£0	£2,000,000	£0	004112337
Standard	4.58%	£999	£2,000,000	£0	004112340
Premier Customers Only	4.53%	£999	£2,000,000	£0	004112347
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004110784
Standard	4.94%	£999	£2,000,000	£0	004110787
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186

Rates Effective From	01.07.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate 4.25%

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

Maximum 60% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004113043
Fee Saver Premier Customers Only	4.24%	£0		£0	004113045
Standard	3.94%	£1,999		£0	004113044
Standard Premier Customers Only	3.89%	£1,999		£0	004113046
5 Year Fixed					
Fee Saver	4.26%	£0	£2,000,000	£0	004112264
Fee Saver Premier Customers Only	4.21%	£0		£0	004112268
Standard	4.01%	£1,999		£0	004112265
Standard Premier Customers Only	3.96%	£1,999		£0	004112269
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008578
Standard	0.27% + BoE Base Rate	£1,999		£0	001009264

Maximum 65% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004111508
Fee Saver Premier Customers Only	4.39%	£0		£0	004111523
Standard	4.09%	£1,999		£0	004111511
Standard Premier Customers Only	4.04%	£1,999		£0	004111526
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004111515
Fee Saver Premier Customers Only	4.29%	£0		£0	004111530
Standard	4.14%	£1,999		£0	004111519
Standard Premier Customers Only	4.09%	£1,999		£0	004111534
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008579
Standard	0.42% + BoE Base Rate	£1,999		£0	001009265

Maximum 75% LTV - Existing Mortgage Customer Borrowing More BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004111509
Fee Saver Premier Customers Only	4.39%	£0		£0	004111524
Standard	4.09%	£1,999		£0	004111512
Standard Premier Customers Only	4.04%	£1,999		£0	004111527
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004111516
Fee Saver Premier Customers Only	4.29%	£0		£0	004111531
Standard	4.14%	£1,999		£0	004111520
Standard Premier Customers Only	4.09%	£1,999		£0	004111535
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008580
Standard	0.64% + BoE Base Rate	£1,999		£0	001008727

Maximum 80% LTV - Existing Mortgage Customer Borrowing More BTL Range (A, B and C Rated Properties Only)

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.34%	£0	£400,000	£0	004111510
Fee Saver Premier Customers Only	5.29%	£0		£0	004111525
Standard	4.99%	£1,999		£0	004111513
Standard Premier Customers Only	4.94%	£1,999		£0	004111528
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004111517
Fee Saver Premier Customers Only	5.14%	£0		£0	004111532
Standard	4.94%	£1,999		£0	004111521
Standard Premier Customers Only	4.89%	£1,999		£0	004111536

Rates Effective From	01.07.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate

4.25%

Please note that all customers are entitled to a free standard valuation

Maximum 60% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004113077
Fee Saver Premier Customers Only	4.24%	£0		£0	004113079
Standard	3.94%	£1,999		£0	004113078
Standard Premier Customers Only	3.89%	£1,999		£0	004113080
5 Year Fixed					
Fee Saver	4.26%	£0	£2,000,000	£0	004112317
Fee Saver Premier Customers Only	4.21%	£0		£0	004112321
Standard	4.01%	£1,999		£0	004112318
Standard Premier Customers Only	3.96%	£1,999		£0	004112322
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008584
Standard	0.27% + BoE Base Rate	£1,999		£0	001009272

Maximum 65% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004111574
Fee Saver Premier Customers Only	4.39%	£0		£0	004111589
Standard	4.09%	£1,999		£0	004111577
Standard Premier Customers Only	4.04%	£1,999		£0	004111592
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004111581
Fee Saver Premier Customers Only	4.29%	£0		£0	004111596
Standard	4.14%	£1,999		£0	004111585
Standard Premier Customers Only	4.09%	£1,999		£0	004111600
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008585
Standard	0.42% + BoE Base Rate	£1,999		£0	001009273

Maximum 75% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004111575
Fee Saver Premier Customers Only	4.39%	£0		£0	004111590
Standard	4.09%	£1,999		£0	004111578
Standard Premier Customers Only	4.04%	£1,999		£0	004111593
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004111582
Fee Saver Premier Customers Only	4.29%	£0		£0	004111597
Standard	4.14%	£1,999		£0	004111586
Standard Premier Customers Only	4.09%	£1,999		£0	004111601
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008586
Standard	0.64% + BoE Base Rate	£1,999		£0	001008742

Maximum 80% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.34%	£0	£400,000	£0	004111576
Fee Saver Premier Customers Only	5.29%	£0		£0	004111591
Standard	4.99%	£1,999		£0	004111579
Standard Premier Customers Only	4.94%	£1,999		£0	004111594
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004111583
Fee Saver Premier Customers Only	5.14%	£0		£0	004111598
Standard	4.94%	£1,999		£0	004111587
Standard Premier Customers Only	4.89%	£1,999		£0	004111602

Rates Effective From	01.07.25
Current BTL SVR	7.60%
2 Year Fixed Rate end date	31.08.27
5 Year Fixed Rate end date	31.08.30

Bank of England Base Rate 4.25%

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

Maximum 60% LTV - Existing Customer Borrowing More and Switching International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.92%	£0	£2,000,000	£0	004113090
Standard	4.43%	£1,999		£0	004112349
5 Year Fixed					
Fee Saver	4.74%	£0	£2,000,000	£0	004111619
Standard	4.53%	£1,999		£0	004112350
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	001008949
Standard	0.88% + BoE Base Rate	£1,999		£0	001009274

Maximum 65% LTV - Existing Customer Borrowing More and Switching International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£0	004111614
Standard	4.64%	£1,999		£0	004111617
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004111620
Standard	4.59%	£1,999		£0	004111623
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	001008950
Standard	0.94% + BoE Base Rate	£1,999		£0	001008953

Maximum 75% LTV - Existing Customer Borrowing More and Switching International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£0	004111615
Standard	4.64%	£1,999		£0	004111618
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004111621
Standard	4.59%	£1,999		£0	004111624
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954