

HSBC UK Mortgage Rate Sheet

Rates Effective From	09.09.25	Current BTL SVR	7.50%
Current Residential SVR	6.49%	Bank of England Base Rate	4.00%
2 Year Fixed Rate End Date	30.11.27	3 Year Fixed Rate End Date	30.11.28
5 Year Fixed Rate End Date	30.11.30	10 Year Fixed Rate End Date	30.11.35

New Business Mortgage Rate Sheet
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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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.13%	£0	£10,000	£2,000,000	£0	004116694
Standard	3.89%	£999	£10,000	£2,000,000	£0	004116701
High Value Mortgage	4.14%	£1,999	£2,000,000.01	£5,000,000	£0	004116713
Premier Customers Only	3.86%	£999	£10,000	£2,000,000	£0	004116721
5 Year Fixed						
Fee Saver	4.16%	£0	£10,000	£2,000,000	£0	004116707
Standard	4.04%	£999	£10,000	£2,000,000	£0	004116715
High Value Mortgage	4.29%	£1,999	£2,000,000.01	£5,000,000	£0	004116735
Premier Customers Only	4.01%	£999	£10,000	£2,000,000	£0	004116727
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	004116695
Standard	3.99%	£999	£10,000	£2,000,000	£0	004116702
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	004116733
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£0	004116722
5 Year Fixed						
Fee Saver	4.20%	£0	£10,000	£2,000,000	£0	004116708
Standard	4.08%	£999	£10,000	£2,000,000	£0	004116716
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£5,000,000	£0	004116736
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004116728
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	004116696
Standard	3.99%	£999	£10,000	£2,000,000	£0	004116703
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£3,000,000	£0	004116734
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£0	004116723
5 Year Fixed						
Fee Saver	4.20%	£0	£10,000	£2,000,000	£0	004116709
Standard	4.08%	£999	£10,000	£2,000,000	£0	004116717
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£3,000,000	£0	004116737
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004116729
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.37%	£0	£10,000	£2,000,000	£250	004116697
Standard	4.18%	£999	£10,000	£2,000,000	£250	004116704
Premier Customers Only	4.13%	£999	£10,000	£2,000,000	£0	004116724
5 Year Fixed						
Fee Saver	4.37%	£0	£10,000	£2,000,000	£350	004116710
Standard	4.26%	£999	£10,000	£2,000,000	£350	004116718
Premier Customers Only	4.21%	£999	£10,000	£2,000,000	£0	004116730
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

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5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£250	004116698
Standard	4.18%	£999	£10,000	£2,000,000	£250	004116705
Premier Customers Only	4.13%	£999	£10,000	£2,000,000	£0	004116725
5 Year Fixed						
Fee Saver	4.37%	£0	£10,000	£2,000,000	£350	004116711
Standard	4.26%	£999	£10,000	£2,000,000	£350	004116719
Premier Customers Only	4.21%	£999	£10,000	£2,000,000	£0	004116731
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.74%	£0	£10,000	£750,000	£250	004116699
Standard	4.45%	£999	£10,000	£750,000	£250	004116706
Premier Customers Only	4.35%	£999	£10,000	£750,000	£0	004116726
5 Year Fixed						
Fee Saver	4.59%	£0	£10,000	£750,000	£350	004116712
Standard	4.47%	£999	£10,000	£750,000	£350	004116720
Premier Customers Only	4.37%	£999	£10,000	£750,000	£0	004116732
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.05%	£0	£10,000	£570,000	£250	004116700
5 Year Fixed						
Fee Saver	4.89%	£0	£10,000	£570,000	£350	004116714

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5 Year Fixed Rate end date	30.11.30

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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	4.13%	£0	£2,000,000	£350	004116738
Standard	3.89%	£999	£2,000,000	£350	004116745
5 Year Fixed					
Fee Saver	4.16%	£0	£2,000,000	£350	004116751
Standard	4.04%	£999	£2,000,000	£350	004116758
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£500	001009593

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	4.25%	£0	£2,000,000	£350	004116739
Standard	3.99%	£999	£2,000,000	£350	004116746
5 Year Fixed					
Fee Saver	4.20%	£0	£2,000,000	£350	004116752
Standard	4.08%	£999	£2,000,000	£350	004116759
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009594

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Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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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	4.25%	£0	£2,000,000	£350	004116740
Standard	3.99%	£999	£2,000,000	£350	004116747
5 Year Fixed					
Fee Saver	4.20%	£0	£2,000,000	£350	004116753
Standard	4.08%	£999	£2,000,000	£350	004116760
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009595

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	4.37%	£0	£2,000,000	£600	004116741
Standard	4.18%	£999	£2,000,000	£600	004116748
5 Year Fixed					
Fee Saver	4.37%	£0	£2,000,000	£700	004116754
Standard	4.26%	£999	£2,000,000	£700	004116761
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£500	001009596

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5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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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	4.42%	£0	£2,000,000	£600	004116742
Standard	4.18%	£999	£2,000,000	£600	004116749
5 Year Fixed					
Fee Saver	4.37%	£0	£2,000,000	£700	004116755
Standard	4.26%	£999	£2,000,000	£700	004116762
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£500	001009597

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	4.74%	£0	£750,000	£600	004116743
Standard	4.45%	£999	£750,000	£600	004116750
5 Year Fixed					
Fee Saver	4.59%	£0	£750,000	£700	004116756
Standard	4.47%	£999	£750,000	£700	004116763
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£500	001009598

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	£600	004116744
5 Year Fixed					
Fee Saver	4.89%	£0	£570,000	£700	004116757

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5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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A Completion fee of £17 is subject to application type

Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.13%	£0	£10,000	£2,000,000	£0	004116764
Standard	3.89%	£999	£10,000	£2,000,000	£0	004116771
High Value Mortgage	4.14%	£1,999	£2,000,000.01	£5,000,000	£0	004116802
Premier Customers Only	3.86%	£999	£10,000	£2,000,000	£0	004116790
5 Year Fixed						
Fee Saver	4.16%	£0	£10,000	£2,000,000	£0	004116777
Standard	4.04%	£999	£10,000	£2,000,000	£0	004116784
High Value Mortgage	4.29%	£1,999	£2,000,000.01	£5,000,000	£0	004116805
Premier Customers Only	4.01%	£999	£10,000	£2,000,000	£0	004116796
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	004116765
Standard	3.99%	£999	£10,000	£2,000,000	£0	004116772
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	004116803
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£0	004116791
5 Year Fixed						
Fee Saver	4.20%	£0	£10,000	£2,000,000	£0	004116778
Standard	4.08%	£999	£10,000	£2,000,000	£0	004116785
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£5,000,000	£0	004116806
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004116797
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	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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Maximum 75% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	004116766
Standard	3.99%	£999	£10,000	£2,000,000	£0	004116773
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£3,000,000	£0	004116804
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£0	004116792
5 Year Fixed						
Fee Saver	4.20%	£0	£10,000	£2,000,000	£0	004116779
Standard	4.08%	£999	£10,000	£2,000,000	£0	004116786
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£3,000,000	£0	004116807
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004116798
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.37%	£0	£10,000	£2,000,000	£250	004116767
Standard	4.18%	£999	£10,000	£2,000,000	£250	004116774
Premier Customers Only	4.13%	£999	£10,000	£2,000,000	£0	004116793
5 Year Fixed						
Fee Saver	4.37%	£0	£10,000	£2,000,000	£350	004116780
Standard	4.26%	£999	£10,000	£2,000,000	£350	004116787
Premier Customers Only	4.21%	£999	£10,000	£2,000,000	£0	004116799
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	30.11.30

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Maximum 85% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.42%	£0	£10,000	£2,000,000	£250	004116768
Standard	4.18%	£999	£10,000	£2,000,000	£250	004116775
Premier Customers Only	4.13%	£999	£10,000	£2,000,000	£0	004116794
5 Year Fixed						
Fee Saver	4.37%	£0	£10,000	£2,000,000	£350	004116781
Standard	4.26%	£999	£10,000	£2,000,000	£350	004116788
Premier Customers Only	4.21%	£999	£10,000	£2,000,000	£0	004116800
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.74%	£0	£10,000	£750,000	£250	004116769
Standard	4.45%	£999	£10,000	£750,000	£250	004116776
Premier Customers Only	4.35%	£999	£10,000	£750,000	£0	004116795
5 Year Fixed						
Fee Saver	4.59%	£0	£10,000	£750,000	£350	004116782
Standard	4.47%	£999	£10,000	£750,000	£350	004116789
Premier Customers Only	4.37%	£999	£10,000	£750,000	£0	004116801
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	5.05%	£0	£10,000	£570,000	£250	004116770
5 Year Fixed						
Fee Saver	4.89%	£0	£10,000	£570,000	£350	004116783

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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	4.13%	£0	£2,000,000	£350	004116808
Standard	3.89%	£999	£2,000,000	£350	004116815
5 Year Fixed					
Fee Saver	4.16%	£0	£2,000,000	£350	004116821
Standard	4.04%	£999	£2,000,000	£350	004116828
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£500	001009599

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	4.25%	£0	£2,000,000	£350	004116809
Standard	3.99%	£999	£2,000,000	£350	004116816
5 Year Fixed					
Fee Saver	4.20%	£0	£2,000,000	£350	004116822
Standard	4.08%	£999	£2,000,000	£350	004116829
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009600

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Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.25%	£0	£2,000,000	£350	004116810
Standard	3.99%	£999	£2,000,000	£350	004116817
5 Year Fixed					
Fee Saver	4.20%	£0	£2,000,000	£350	004116823
Standard	4.08%	£999	£2,000,000	£350	004116830
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009601

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	4.37%	£0	£2,000,000	£600	004116811
Standard	4.18%	£999	£2,000,000	£600	004116818
5 Year Fixed					
Fee Saver	4.37%	£0	£2,000,000	£700	004116824
Standard	4.26%	£999	£2,000,000	£700	004116831
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£500	001009602

Rates Effective From	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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	4.42%	£0	£2,000,000	£600	004116812
Standard	4.18%	£999	£2,000,000	£600	004116819
5 Year Fixed					
Fee Saver	4.37%	£0	£2,000,000	£700	004116825
Standard	4.26%	£999	£2,000,000	£700	004116832
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£750	001009603

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	4.74%	£0	£750,000	£600	004116813
Standard	4.45%	£999	£750,000	£600	004116820
5 Year Fixed					
Fee Saver	4.59%	£0	£750,000	£700	004116826
Standard	4.47%	£999	£750,000	£700	004116833
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£500	001009604

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	£600	004116814
5 Year Fixed					
Fee Saver	4.89%	£0	£570,000	£700	004116827

Rates Effective From	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

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	Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.26%	£0	£10,000	£2,000,000	£0	Yes	004116834
Standard	3.93%	£999	£10,000	£2,000,000	£0	Yes	004116837
Premier Customers Only	3.90%	£999	£10,000	£2,000,000	£0	Yes	004116846
Fee Saver Cashback	4.26%	£0	£10,000	£2,000,000	£300	No	004116852
Standard Cashback	3.93%	£999	£10,000	£2,000,000	£300	No	004116855
High Value Mortgage	4.18%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116888
5 Year Fixed							
Fee Saver	4.19%	£0	£10,000	£2,000,000	£0	Yes	004116840
Standard	4.04%	£999	£10,000	£2,000,000	£0	Yes	004116843
Premier Customers Only	4.01%	£999	£10,000	£2,000,000	£0	Yes	004116849
Fee Saver Cashback	4.19%	£0	£10,000	£2,000,000	£300	No	004116858
Standard Cashback	4.04%	£999	£10,000	£2,000,000	£300	No	004116861
High Value Mortgage	4.29%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116891
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	Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.41%	£0	£10,000	£2,000,000	£0	Yes	004116835
Standard	4.08%	£999	£10,000	£2,000,000	£0	Yes	004116838
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	Yes	004116847
Fee Saver Cashback	4.41%	£0	£10,000	£2,000,000	£300	No	004116853
Standard Cashback	4.08%	£999	£10,000	£2,000,000	£300	No	004116856
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116889
5 Year Fixed							
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	Yes	004116841
Standard	4.09%	£999	£10,000	£2,000,000	£0	Yes	004116844
Premier Customers Only	4.04%	£999	£10,000	£2,000,000	£0	Yes	004116850
Fee Saver Cashback	4.25%	£0	£10,000	£2,000,000	£300	No	004116859
Standard Cashback	4.09%	£999	£10,000	£2,000,000	£300	No	004116862
High Value Mortgage	4.34%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116892
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

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	Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.41%	£0	£10,000	£2,000,000	£0	Yes	004116836
Standard	4.08%	£999	£10,000	£2,000,000	£0	Yes	004116839
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	Yes	004116848
Fee Saver Cashback	4.41%	£0	£10,000	£2,000,000	£300	No	004116854
Standard Cashback	4.08%	£999	£10,000	£2,000,000	£300	No	004116857
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116890
5 Year Fixed							
Fee Saver	4.25%	£0	£10,000	£2,000,000	£0	Yes	004116842
Standard	4.09%	£999	£10,000	£2,000,000	£0	Yes	004116845
Premier Customers Only	4.04%	£999	£10,000	£2,000,000	£0	Yes	004116851
Fee Saver Cashback	4.25%	£0	£10,000	£2,000,000	£300	No	004116860
Standard Cashback	4.09%	£999	£10,000	£2,000,000	£300	No	004116863
High Value Mortgage	4.34%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004116893
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	Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.83%	£0	£10,000	£2,000,000	£0	Yes	004115647
Standard	4.45%	£999	£10,000	£2,000,000	£0	Yes	004115651
Premier Customers Only	4.35%	£999	£10,000	£2,000,000	£0	Yes	004115669
Fee Saver Cashback	4.83%	£0	£10,000	£2,000,000	£300	No	004115719
Standard Cashback	4.45%	£999	£10,000	£2,000,000	£300	No	004115725
5 Year Fixed							
Fee Saver	4.51%	£0	£10,000	£2,000,000	£0	Yes	004115657
Standard	4.26%	£999	£10,000	£2,000,000	£0	Yes	004115663
Premier Customers Only	4.16%	£999	£10,000	£2,000,000	£0	Yes	004115675
Fee Saver Cashback	4.51%	£0	£10,000	£2,000,000	£300	No	004115731
Standard Cashback	4.26%	£999	£10,000	£2,000,000	£300	No	004115737
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
 Current Residential SVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

09.09.25
6.49%
30.11.27
30.11.30

Bank of England Base Rate

4.00%

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	Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.83%	£0	£10,000	£2,000,000	£0	Yes	004115648
Standard	4.45%	£999	£10,000	£2,000,000	£0	Yes	004115652
Premier Customers Only	4.35%	£999	£10,000	£2,000,000	£0	Yes	004115670
Fee Saver Cashback	4.83%	£0	£10,000	£2,000,000	£300	No	004115720
Standard Cashback	4.45%	£999	£10,000	£2,000,000	£300	No	004115726
5 Year Fixed							
Fee Saver	4.51%	£0	£10,000	£2,000,000	£0	Yes	004115658
Standard	4.27%	£999	£10,000	£2,000,000	£0	Yes	004115664
Premier Customers Only	4.17%	£999	£10,000	£2,000,000	£0	Yes	004115676
Fee Saver Cashback	4.51%	£0	£10,000	£2,000,000	£300	No	004115732
Standard Cashback	4.27%	£999	£10,000	£2,000,000	£300	No	004115738
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	Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	5.13%	£0	£10,000	£750,000	£0	Yes	004115505
Standard	4.80%	£999	£10,000	£750,000	£0	Yes	004115653
Premier Customers Only	4.70%	£999	£10,000	£750,000	£0	Yes	004115671
Fee Saver Cashback	5.13%	£0	£10,000	£750,000	£300	No	004115721
Standard Cashback	4.80%	£999	£10,000	£750,000	£300	No	004115727
5 Year Fixed							
Fee Saver	4.69%	£0	£10,000	£750,000	£0	Yes	004115659
Standard	4.44%	£999	£10,000	£750,000	£0	Yes	004115665
Premier Customers Only	4.34%	£999	£10,000	£750,000	£0	Yes	004115677
Fee Saver Cashback	4.69%	£0	£10,000	£750,000	£300	No	004115733
Standard Cashback	4.44%	£999	£10,000	£750,000	£300	No	004115739
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

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	4.26%	£0	£2,000,000	£350	Yes	004116864
Standard	3.93%	£999	£2,000,000	£350	Yes	004116867
Fee Saver Cashback	4.26%	£0	£2,000,000	£650	No	004116876
Standard Cashback	3.93%	£999	£2,000,000	£650	No	004116879
5 Year Fixed						
Fee Saver	4.19%	£0	£2,000,000	£350	Yes	004116870
Standard	4.04%	£999	£2,000,000	£350	Yes	004116873
Fee Saver Cashback	4.19%	£0	£2,000,000	£650	No	004116882
Standard Cashback	4.04%	£999	£2,000,000	£650	No	004116885
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009611

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	4.41%	£0	£2,000,000	£350	Yes	004116865
Standard	4.08%	£999	£2,000,000	£350	Yes	004116868
Fee Saver Cashback	4.41%	£0	£2,000,000	£650	No	004116877
Standard Cashback	4.08%	£999	£2,000,000	£650	No	004116880
5 Year Fixed						
Fee Saver	4.25%	£0	£2,000,000	£350	Yes	004116871
Standard	4.09%	£999	£2,000,000	£350	Yes	004116874
Fee Saver Cashback	4.25%	£0	£2,000,000	£650	No	004116883
Standard Cashback	4.09%	£999	£2,000,000	£650	No	004116886
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009612

Rates Effective From	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

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	4.41%	£0	£2,000,000	£350	Yes	004116866
Standard	4.08%	£999	£2,000,000	£350	Yes	004116869
Fee Saver Cashback	4.41%	£0	£2,000,000	£650	No	004116878
Standard Cashback	4.08%	£999	£2,000,000	£650	No	004116881
5 Year Fixed						
Fee Saver	4.25%	£0	£2,000,000	£350	Yes	004116872
Standard	4.09%	£999	£2,000,000	£350	Yes	004116875
Fee Saver Cashback	4.25%	£0	£2,000,000	£650	No	004116884
Standard Cashback	4.09%	£999	£2,000,000	£650	No	004116887
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009613

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	4.83%	£0	£2,000,000	£350	Yes	004115743
Standard	4.45%	£999	£2,000,000	£350	Yes	004115749
Fee Saver Cashback	4.83%	£0	£2,000,000	£650	No	004115767
Standard Cashback	4.45%	£999	£2,000,000	£650	No	004115773
5 Year Fixed						
Fee Saver	4.51%	£0	£2,000,000	£350	Yes	004115755
Standard	4.26%	£999	£2,000,000	£350	Yes	004115761
Fee Saver Cashback	4.51%	£0	£2,000,000	£650	No	004115779
Standard Cashback	4.26%	£999	£2,000,000	£650	No	004115785
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009614

Rates Effective From	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

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	4.83%	£0	£2,000,000	£350	Yes	004115744
Standard	4.45%	£999	£2,000,000	£350	Yes	004115750
Fee Saver Cashback	4.83%	£0	£2,000,000	£650	No	004115768
Standard Cashback	4.45%	£999	£2,000,000	£650	No	004115774
5 Year Fixed						
Fee Saver	4.51%	£0	£2,000,000	£350	Yes	004115756
Standard	4.27%	£999	£2,000,000	£350	Yes	004115762
Fee Saver Cashback	4.51%	£0	£2,000,000	£650	No	004115780
Standard Cashback	4.27%	£999	£2,000,000	£650	No	004115786
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£500	Yes	001009615

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	5.13%	£0	£750,000	£350	Yes	004115745
Standard	4.80%	£999	£750,000	£350	Yes	004115751
Fee Saver Cashback	5.13%	£0	£750,000	£650	No	004115769
Standard Cashback	4.80%	£999	£750,000	£650	No	004115775
5 Year Fixed						
Fee Saver	4.69%	£0	£750,000	£350	Yes	004115757
Standard	4.44%	£999	£750,000	£350	Yes	004115763
Fee Saver Cashback	4.69%	£0	£750,000	£650	No	004115781
Standard Cashback	4.44%	£999	£750,000	£650	No	004115787
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.74% + BoE Base Rate	£999	£750,000	£500	Yes	001009616



Rates Effective From	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	4.66%	£0	£2,000,000	£0	004116952
Standard	4.33%	£999	£2,000,000	£0	004116955
Premier Customers Only	4.30%	£999	£2,000,000	£0	004116964
3 Year Fixed					
Fee Saver	4.63%	£0	£2,000,000	£0	004115995
Standard	4.29%	£999	£2,000,000	£0	004115998
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004116958
Standard	4.44%	£999	£2,000,000	£0	004116961
Premier Customers Only	4.41%	£999	£2,000,000	£0	004116967
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116014
Standard	4.89%	£999	£2,000,000	£0	004116017
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	4.81%	£0	£2,000,000	£0	004116953
Standard	4.48%	£999	£2,000,000	£0	004116956
Premier Customers Only	4.43%	£999	£2,000,000	£0	004116965
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004115996
Standard	4.45%	£999	£2,000,000	£0	004115999
5 Year Fixed					
Fee Saver	4.65%	£0	£2,000,000	£0	004116959
Standard	4.49%	£999	£2,000,000	£0	004116962
Premier Customers Only	4.44%	£999	£2,000,000	£0	004116968
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116015
Standard	4.94%	£999	£2,000,000	£0	004116018
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	4.81%	£0	£2,000,000	£0	004116954
Standard	4.48%	£999	£2,000,000	£0	004116957
Premier Customers Only	4.43%	£999	£2,000,000	£0	004116966
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004115997
Standard	4.45%	£999	£2,000,000	£0	004116000
5 Year Fixed					
Fee Saver	4.65%	£0	£2,000,000	£0	004116960
Standard	4.49%	£999	£2,000,000	£0	004116963
Premier Customers Only	4.44%	£999	£2,000,000	£0	004116969
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116016
Standard	4.94%	£999	£2,000,000	£0	004116019
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	4.66%	£0	£2,000,000	£0	Yes	004116970
Standard	4.33%	£999	£2,000,000	£0	Yes	004116973
Premier Customers Only	4.30%	£999	£2,000,000	£0	Yes	004116982
3 Year Fixed						
Fee Saver	4.63%	£0	£2,000,000	£0	Yes	004116039
Standard	4.29%	£999	£2,000,000	£0	Yes	004116042
5 Year Fixed						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004116976
Standard	4.44%	£999	£2,000,000	£0	Yes	004116979
Premier Customers Only	4.41%	£999	£2,000,000	£0	Yes	004116985
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004116055
Standard	4.89%	£999	£2,000,000	£0	Yes	004116058
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	4.81%	£0	£2,000,000	£0	Yes	004116971
Standard	4.48%	£999	£2,000,000	£0	Yes	004116974
Premier Customers Only	4.43%	£999	£2,000,000	£0	Yes	004116983
3 Year Fixed						
Fee Saver	4.76%	£0	£2,000,000	£0	Yes	004116040
Standard	4.45%	£999	£2,000,000	£0	Yes	004116043
5 Year Fixed						
Fee Saver	4.65%	£0	£2,000,000	£0	Yes	004116977
Standard	4.49%	£999	£2,000,000	£0	Yes	004116980
Premier Customers Only	4.44%	£999	£2,000,000	£0	Yes	004116986
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004116056
Standard	4.94%	£999	£2,000,000	£0	Yes	004116059
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

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

4.00%
30.11.28
30.11.35

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	4.81%	£0	£2,000,000	£0	Yes	004116972
Standard	4.48%	£999	£2,000,000	£0	Yes	004116975
Premier Customers Only	4.43%	£999	£2,000,000	£0	Yes	004116984
3 Year Fixed						
Fee Saver	4.76%	£0	£2,000,000	£0	Yes	004116041
Standard	4.45%	£999	£2,000,000	£0	Yes	004116044
5 Year Fixed						
Fee Saver	4.65%	£0	£2,000,000	£0	Yes	004116978
Standard	4.49%	£999	£2,000,000	£0	Yes	004116981
Premier Customers Only	4.44%	£999	£2,000,000	£0	Yes	004116987
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004116057
Standard	4.94%	£999	£2,000,000	£0	Yes	004116060
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

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

09.09.25
7.50%
30.11.27
30.11.30

Bank of England Base Rate

4.00%

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	4.23%	£0	£2,000,000	£0	004115557
Fee Saver Premier Customers Only	4.18%	£0		£0	004115579
Standard	3.89%	£1,999		£0	004115561
Standard Premier Customers Only	3.84%	£1,999		£0	004115583
Standard	3.64%	£3,999		£0	004115565
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004115568
Fee Saver Premier Customers Only	4.24%	£0		£0	004115587
Standard	4.01%	£1,999		£0	004115572
Standard Premier Customers Only	3.96%	£1,999		£0	004115591
Standard	3.76%	£3,999		£0	004115576
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	4.39%	£0	£1,000,000	£0	004115558
Fee Saver Premier Customers Only	4.34%	£0		£0	004115580
Standard	3.99%	£1,999		£0	004115562
Standard Premier Customers Only	3.94%	£1,999		£0	004115584
Standard	3.74%	£3,999		£0	004115566
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£0	004115569
Fee Saver Premier Customers Only	4.31%	£0		£0	004115588
Standard	4.09%	£1,999		£0	004115573
Standard Premier Customers Only	4.04%	£1,999		£0	004115592
Standard	3.84%	£3,999		£0	004115577
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	4.39%	£0	£1,000,000	£0	004115559
Fee Saver Premier Customers Only	4.34%	£0		£0	004115581
Standard	3.99%	£1,999		£0	004115563
Standard Premier Customers Only	3.94%	£1,999		£0	004115585
Standard	3.74%	£3,999		£0	004115567
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£0	004115570
Fee Saver Premier Customers Only	4.31%	£0		£0	004115589
Standard	4.09%	£1,999		£0	004115574
Standard Premier Customers Only	4.04%	£1,999		£0	004115593
Standard	3.84%	£3,999		£0	004115578
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	004115560
Fee Saver Premier Customers Only	5.29%	£0		£0	004115582
Standard	4.86%	£1,999		£0	004115564
Standard Premier Customers Only	4.81%	£1,999		£0	004115586
5 Year Fixed					
Fee Saver	5.13%	£0	£400,000	£0	004115571
Fee Saver Premier Customers Only	5.08%	£0		£0	004115590
Standard	4.82%	£1,999		£0	004115575
Standard Premier Customers Only	4.77%	£1,999		£0	004115594

Rates Effective From	09.09.25
Current BTL SVR	7.50%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

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 EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£2,000,000	£350	004115627
Standard	3.89%	£1,999		£350	004115631
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£350	004115635
Standard	4.01%	£1,999		£350	004115640
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£350	001009605
Standard	0.27% + BoE Base Rate	£1,999		£350	001009608

Maximum 65% LTV - Purchase EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£350	004115628
Standard	3.99%	£1,999		£350	004115632
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£350	004115637
Standard	4.09%	£1,999		£350	004115641
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£350	001009606
Standard	0.69% + BoE Base Rate	£1,999		£350	001009610

Maximum 75% LTV - Purchase EEH BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	£350	004115629
Standard	3.99%	£1,999		£350	004115633
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£350	004115638
Standard	4.09%	£1,999		£350	004115642
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£350	001009607
Standard	0.69% + BoE Base Rate	£1,999		£350	001009610

Maximum 80% LTV - Purchase EEH BTL Range (A and B 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	£1,000,000	£350	004115630
Standard	4.86%	£1,999		£350	004115634
5 Year Fixed					
Fee Saver	5.13%	£0	£1,000,000	£350	004115639
Standard	4.82%	£1,999		£350	004115643

Rates Effective From	09.09.25
Current BTLSVR	7.50%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

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	4.38%	£0	£2,000,000	Yes	004116500
Fee Saver Premier Customers Only	4.33%	£0		Yes	004116502
Standard	3.98%	£1,999		Yes	004115682
Standard Premier Customers Only	3.93%	£1,999		Yes	004115704
Standard	3.73%	£3,999		Yes	004115686
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	Yes	004116501
Fee Saver Premier Customers Only	4.14%	£0		Yes	004116503
Standard	3.96%	£1,999		Yes	004115693
Standard Premier Customers Only	3.91%	£1,999		Yes	004115712
Standard	3.71%	£3,999		Yes	004115697
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	4.51%	£0	£1,000,000	Yes	004115679
Fee Saver Premier Customers Only	4.46%	£0		Yes	004115701
Standard	4.07%	£1,999		Yes	004115683
Standard Premier Customers Only	4.02%	£1,999		Yes	004115705
Standard	3.82%	£3,999		Yes	004115687
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	Yes	004115690
Fee Saver Premier Customers Only	4.34%	£0		Yes	004115709
Standard	4.12%	£1,999		Yes	004115694
Standard Premier Customers Only	4.07%	£1,999		Yes	004115713
Standard	3.87%	£3,999		Yes	004115698
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	4.51%	£0	£1,000,000	Yes	004115680
Fee Saver Premier Customers Only	4.46%	£0		Yes	004115702
Standard	4.07%	£1,999		Yes	004115684
Standard Premier Customers Only	4.02%	£1,999		Yes	004115706
Standard	3.82%	£3,999		Yes	004115688
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	Yes	004115691
Fee Saver Premier Customers Only	4.34%	£0		Yes	004115710
Standard	4.12%	£1,999		Yes	004115695
Standard Premier Customers Only	4.07%	£1,999		Yes	004115714
Standard	3.87%	£3,999		Yes	004115699
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	5.49%	£0	£400,000	Yes	004115681
Fee Saver Premier Customers Only	5.44%	£0		Yes	004115703
Standard	5.08%	£1,999		Yes	004115685
Standard Premier Customers Only	5.03%	£1,999		Yes	004115707
5 Year Fixed					
Fee Saver	5.24%	£0	£400,000	Yes	004115692
Fee Saver Premier Customers Only	5.19%	£0		Yes	004115711
Standard	4.94%	£1,999		Yes	004115696
Standard Premier Customers Only	4.89%	£1,999		Yes	004115715

Rates Effective From	09.09.25
Current BTL SVR	7.50%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate

4.00%

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 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	4.38%	£0	£2,000,000	£350	Yes	004116539
Standard	3.98%	£1,999		£350	Yes	004115798
5 Year Fixed						
Fee Saver	4.19%	£0	£2,000,000	£350	Yes	004116540
Standard	3.96%	£1,999		£350	Yes	004115806
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£350	Yes	001009617
Standard	0.48% + BoE Base Rate	£1,999		£350	Yes	001009620

Maximum 65% LTV - Remortgage EEH 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	4.51%	£0	£1,000,000	£350	Yes	004115795
Standard	4.07%	£1,999		£350	Yes	004115799
5 Year Fixed						
Fee Saver	4.39%	£0	£1,000,000	£350	Yes	004115803
Standard	4.12%	£1,999		£350	Yes	004115807
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£350	Yes	001009618
Standard	0.54% + BoE Base Rate	£1,999		£350	Yes	001009621

Maximum 75% LTV - Remortgage EEH 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	4.51%	£0	£1,000,000	£350	Yes	004115796
Standard	4.07%	£1,999		£350	Yes	004115800
5 Year Fixed						
Fee Saver	4.39%	£0	£1,000,000	£350	Yes	004115804
Standard	4.12%	£1,999		£350	Yes	004115808
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£350	Yes	001009619
Standard	0.74% + BoE Base Rate	£1,999		£350	Yes	001009622

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

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	5.49%	£0	£1,000,000	£350	Yes	004115797
Standard	5.08%	£1,999		£350	Yes	004115801
5 Year Fixed						
Fee Saver	5.24%	£0	£1,000,000	£350	Yes	004115805
Standard	4.94%	£1,999		£350	Yes	004115809



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

09.09.25
7.50%
30.11.27
30.11.30

Bank of England Base Rate

4.00%

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	4.78%	£0	£2,000,000	£0	004116562
Standard	4.38%	£1,999		£0	004116023
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£0	004116026
Standard	4.41%	£1,999		£0	004116030
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	4.91%	£0	£1,000,000	£0	004116021
Standard	4.47%	£1,999		£0	004116024
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004116027
Standard	4.52%	£1,999		£0	004116031
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	4.91%	£0	£1,000,000	£0	004116022
Standard	4.47%	£1,999		£0	004116025
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004116029
Standard	4.52%	£1,999		£0	004116032
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
 Current BTLSVR
 2 Year Fixed Rate end date
 5 Year Fixed Rate end date

09.09.25
7.50%
30.11.27
30.11.30

Bank of England Base Rate

4.00%

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	4.78%	£0	£2,000,000	£0	Yes	004116580
Standard	4.38%	£1,999		£0	Yes	004116064
5 Year Fixed						
Fee Saver	4.69%	£0	£2,000,000	£0	Yes	004116067
Standard	4.41%	£1,999		£0	Yes	004116070
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	4.91%	£0	£1,000,000	£0	Yes	004116062
Standard	4.47%	£1,999		£0	Yes	004116065
5 Year Fixed						
Fee Saver	4.79%	£0	£1,000,000	£0	Yes	004116068
Standard	4.52%	£1,999		£0	Yes	004116071
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	4.91%	£0	£1,000,000	£0	Yes	004116063
Standard	4.47%	£1,999		£0	Yes	004116066
5 Year Fixed						
Fee Saver	4.79%	£0	£1,000,000	£0	Yes	004116069
Standard	4.52%	£1,999		£0	Yes	004116072
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	4.10%	£0	£5,000,000	£0	004116894
Standard	3.80%	£999	£5,000,000	£0	004116898
Premier Customers Only	3.77%	£999	£5,000,000	£0	004116913
3 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004115822
Standard	3.89%	£999	£5,000,000	£0	004115828
5 Year Fixed					
Fee Saver	4.06%	£0	£5,000,000	£0	004116902
Standard	3.90%	£999	£5,000,000	£0	004116908
Premier Customers Only	3.87%	£999	£5,000,000	£0	004116917
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004115858
Standard	4.49%	£999	£5,000,000	£0	004115862
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	4.23%	£0	£5,000,000	£0	004115811
Standard	3.95%	£999	£5,000,000	£0	004115817
Premier Customers Only	3.90%	£999	£5,000,000	£0	004115847
3 Year Fixed					
Fee Saver	4.36%	£0	£5,000,000	£0	004115823
Standard	4.05%	£999	£5,000,000	£0	004115829
5 Year Fixed					
Fee Saver	4.13%	£0	£5,000,000	£0	004116903
Standard	3.94%	£999	£5,000,000	£0	004116909
Premier Customers Only	3.91%	£999	£5,000,000	£0	004116918
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004115859
Standard	4.54%	£999	£5,000,000	£0	004115863
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	4.23%	£0	£3,000,000	£0	004115812
Standard	3.95%	£999	£3,000,000	£0	004115818
Premier Customers Only	3.90%	£999	£3,000,000	£0	004115848
3 Year Fixed					
Fee Saver	4.36%	£0	£3,000,000	£0	004115824
Standard	4.05%	£999	£3,000,000	£0	004115830
5 Year Fixed					
Fee Saver	4.13%	£0	£3,000,000	£0	004116904
Standard	3.94%	£999	£3,000,000	£0	004116910
Premier Customers Only	3.91%	£999	£3,000,000	£0	004116919
10 Year Fixed					
Fee Saver	4.69%	£0	£3,000,000	£0	004115860
Standard	4.54%	£999	£3,000,000	£0	004115864
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	4.45%	£0	£2,000,000	£0	004116895
Standard	4.32%	£999	£2,000,000	£0	004116899
Premier Customers Only	4.22%	£999	£2,000,000	£0	004116914
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004115825
Standard	4.33%	£999	£2,000,000	£0	004115831
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004116905
Standard	4.20%	£999	£2,000,000	£0	004116911
Premier Customers Only	4.10%	£999	£2,000,000	£0	004116920
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004115861
Standard	4.79%	£999	£2,000,000	£0	004115865
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28

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	4.45%	£0	£2,000,000	£0	004116896
Standard	4.35%	£999	£2,000,000	£0	004116900
Premier Customers Only	4.25%	£999	£2,000,000	£0	004116915
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004115826
Standard	4.33%	£999	£2,000,000	£0	004115832
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004116906
Standard	4.20%	£999	£2,000,000	£0	004116912
Premier Customers Only	4.10%	£999	£2,000,000	£0	004116921
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	4.79%	£0	£750,000	£0	004116897
Standard	4.60%	£999	£750,000	£0	004116901
Premier Customers Only	4.50%	£999	£750,000	£0	004116916
3 Year Fixed					
Fee Saver	4.92%	£0	£750,000	£0	004115827
Standard	4.73%	£999	£750,000	£0	004115833
5 Year Fixed					
Fee Saver	4.57%	£0	£750,000	£0	004116907
Standard	4.37%	£999	£750,000	£0	004115845
Premier Customers Only	4.27%	£999	£750,000	£0	004115857
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.10%	£0	£5,000,000	£0	004116922
Standard	3.80%	£999	£5,000,000	£0	004116927
Premier Customers Only	3.77%	£999	£5,000,000	0	004116943
3 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004115911
Standard	3.89%	£999	£5,000,000	£0	004115918
5 Year Fixed					
Fee Saver	4.06%	£0	£5,000,000	£0	004116931
Standard	3.90%	£999	£5,000,000	£0	004116938
Premier Customers Only	3.87%	£999	£5,000,000	£0	004116947
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004115949
Standard	4.49%	£999	£5,000,000	£0	004115953
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004115899
Standard	3.95%	£999	£5,000,000	£0	004115906
Premier Customers Only	3.90%	£999	£5,000,000	£0	004115938
3 Year Fixed					
Fee Saver	4.36%	£0	£5,000,000	£0	004115912
Standard	4.05%	£999	£5,000,000	£0	004115919
5 Year Fixed					
Fee Saver	4.13%	£0	£5,000,000	£0	004116932
Standard	3.94%	£999	£5,000,000	£0	004116939
Premier Customers Only	3.91%	£999	£5,000,000	£0	004116948
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004115950
Standard	4.54%	£999	£5,000,000	£0	004115954
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.23%	£0	£3,000,000	£0	004115900
Standard	3.95%	£999	£3,000,000	£0	004115907
Premier Customers Only	3.90%	£999	£3,000,000	£0	004115939
3 Year Fixed					
Fee Saver	4.36%	£0	£3,000,000	£0	004115913
Standard	4.05%	£999	£3,000,000	£0	004115920
5 Year Fixed					
Fee Saver	4.13%	£0	£3,000,000	£0	004116933
Standard	3.94%	£999	£3,000,000	£0	004116940
Premier Customers Only	3.91%	£999	£3,000,000	£0	004116949
10 Year Fixed					
Fee Saver	4.69%	£0	£3,000,000	£0	004115951
Standard	4.54%	£999	£3,000,000	£0	004115955
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.45%	£0	£2,000,000	£0	004116923
Standard	4.32%	£999	£2,000,000	£0	004116928
Premier Customers Only	4.22%	£999	£3,000,000	£0	004116944
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004115914
Standard	4.33%	£999	£2,000,000	£0	004115921
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004116934
Standard	4.20%	£999	£2,000,000	£0	004116941
Premier Customers Only	4.10%	£999	£2,000,000	£0	004116950
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004115952
Standard	4.79%	£999	£2,000,000	£0	004115956
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28

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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.45%	£0	£2,000,000	£0	004116924
Standard	4.35%	£999	£2,000,000	£0	004116929
Premier Customers Only	4.25%	£999	£2,000,000	£0	004116945
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004115915
Standard	4.33%	£999	£2,000,000	£0	004115922
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004116935
Standard	4.20%	£999	£2,000,000	£0	004116942
Premier Customers Only	4.10%	£999	£2,000,000	£0	004116951
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.79%	£0	£750,000	£0	004116925
Standard	4.60%	£999	£750,000	£0	004116930
Premier Customers Only	4.50%	£999	£750,000	£0	004116946
3 Year Fixed					
Fee Saver	4.92%	£0	£750,000	£0	004115916
Standard	4.73%	£999	£750,000	£0	004115923
5 Year Fixed					
Fee Saver	4.57%	£0	£750,000	£0	004116936
Standard	4.37%	£999	£750,000	£0	004115936
Premier Customers Only	4.27%	£999	£750,000	£0	004115948
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	Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	5.04%	£0	£570,000	£0	004116926
3 Year Fixed					
Fee Saver	5.29%	£0	£570,000	£0	004115917
5 Year Fixed					
Fee Saver	4.89%	£0	£570,000	£0	004116937
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	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	4.66%	£0	£2,000,000	£0	004116952
Standard	4.33%	£999	£2,000,000	£0	004116955
Premier Customers Only	4.30%	£999	£2,000,000	£0	004116964
3 Year Fixed					
Fee Saver	4.63%	£0	£2,000,000	£0	004115995
Standard	4.29%	£999	£2,000,000	£0	004115998
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004116958
Standard	4.44%	£999	£2,000,000	£0	004116961
Premier Customers Only	4.41%	£999	£2,000,000	£0	004116967
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116014
Standard	4.89%	£999	£2,000,000	£0	004116017
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	4.81%	£0	£2,000,000	£0	004116953
Standard	4.48%	£999	£2,000,000	£0	004116956
Premier Customers Only	4.43%	£999	£2,000,000	£0	004116965
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004115996
Standard	4.45%	£999	£2,000,000	£0	004115999
5 Year Fixed					
Fee Saver	4.65%	£0	£2,000,000	£0	004116959
Standard	4.49%	£999	£2,000,000	£0	004116962
Premier Customers Only	4.44%	£999	£2,000,000	£0	004116968
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116015
Standard	4.94%	£999	£2,000,000	£0	004116018
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					

Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185
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Rates Effective From	09.09.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	30.11.28
10 Year Fixed Rate end date	30.11.35

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	4.81%	£0	£2,000,000	£0	004116954
Standard	4.48%	£999	£2,000,000	£0	004116957
Premier Customers Only	4.43%	£999	£2,000,000	£0	004116966
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004115997
Standard	4.45%	£999	£2,000,000	£0	004116000
5 Year Fixed					
Fee Saver	4.65%	£0	£2,000,000	£0	004116960
Standard	4.49%	£999	£2,000,000	£0	004116963
Premier Customers Only	4.44%	£999	£2,000,000	£0	004116969
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004116016
Standard	4.94%	£999	£2,000,000	£0	004116019
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	09.09.25
Current BTLSVR	7.50%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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	4.23%	£0	£2,000,000	£0	004115866
Fee Saver Premier Customers Only	4.18%	£0		£0	004115882
Standard	3.89%	£1,999		£0	004115870
Standard Premier Customers Only	3.84%	£1,999		£0	004115886
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£0	004116541
Fee Saver Premier Customers Only	4.14%	£0		£0	004116542
Standard	3.96%	£1,999		£0	004115878
Standard Premier Customers Only	3.91%	£1,999		£0	004115894
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	4.39%	£0	£1,000,000	£0	004115867
Fee Saver Premier Customers Only	4.34%	£0		£0	004115883
Standard	4.04%	£1,999		£0	004115871
Standard Premier Customers Only	3.99%	£1,999		£0	004115887
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004115875
Fee Saver Premier Customers Only	4.29%	£0		£0	004115891
Standard	4.07%	£1,999		£0	004115879
Standard Premier Customers Only	4.02%	£1,999		£0	004115895
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	4.39%	£0	£1,000,000	£0	004115868
Fee Saver Premier Customers Only	4.34%	£0		£0	004115884
Standard	4.04%	£1,999		£0	004115872
Standard Premier Customers Only	3.99%	£1,999		£0	004115888
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004115876
Fee Saver Premier Customers Only	4.29%	£0		£0	004115892
Standard	4.07%	£1,999		£0	004115880
Standard Premier Customers Only	4.02%	£1,999		£0	004115896
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	004115869
Fee Saver Premier Customers Only	5.29%	£0		£0	004115885
Standard	4.99%	£1,999		£0	004115873
Standard Premier Customers Only	4.94%	£1,999		£0	004115889
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004115877
Fee Saver Premier Customers Only	5.14%	£0		£0	004115893
Standard	4.94%	£1,999		£0	004115881
Standard Premier Customers Only	4.89%	£1,999		£0	004115897

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

09.09.25
7.50%
30.11.27
30.11.30

Bank of England Base Rate

4.00%

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	4.23%	£0	£2,000,000	£0	004115957
Fee Saver Premier Customers Only	4.18%	£0		£0	004115973
Standard	3.89%	£1,999		£0	004115961
Standard Premier Customers Only	3.84%	£1,999		£0	004115977
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£0	004116543
Fee Saver Premier Customers Only	4.14%	£0		£0	004116544
Standard	3.96%	£1,999		£0	004115969
Standard Premier Customers Only	3.91%	£1,999		£0	004115985
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	4.39%	£0	£1,000,000	£0	004115958
Fee Saver Premier Customers Only	4.34%	£0		£0	004115974
Standard	4.04%	£1,999		£0	004115962
Standard Premier Customers Only	3.99%	£1,999		£0	004115978
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004115966
Fee Saver Premier Customers Only	4.29%	£0		£0	004115982
Standard	4.07%	£1,999		£0	004115970
Standard Premier Customers Only	4.02%	£1,999		£0	004115986
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	4.39%	£0	£1,000,000	£0	004115959
Fee Saver Premier Customers Only	4.34%	£0		£0	004115975
Standard	4.04%	£1,999		£0	004115963
Standard Premier Customers Only	3.99%	£1,999		£0	004115979
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004115967
Fee Saver Premier Customers Only	4.29%	£0		£0	004115983
Standard	4.07%	£1,999		£0	004115971
Standard Premier Customers Only	4.02%	£1,999		£0	004115987
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	004115960
Fee Saver Premier Customers Only	5.29%	£0		£0	004115976
Standard	4.99%	£1,999		£0	004115964
Standard Premier Customers Only	4.94%	£1,999		£0	004115980
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004115968
Fee Saver Premier Customers Only	5.14%	£0		£0	004115984
Standard	4.94%	£1,999		£0	004115972
Standard Premier Customers Only	4.89%	£1,999		£0	004115988

Rates Effective From	09.09.25
Current BTL SVR	7.50%
2 Year Fixed Rate end date	30.11.27
5 Year Fixed Rate end date	30.11.30

Bank of England Base Rate 4.00%

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	4.78%	£0	£2,000,000	£0	004116562
Standard	4.38%	£1,999		£0	004116023
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£0	004116026
Standard	4.41%	£1,999		£0	004116030
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	4.91%	£0	£1,000,000	£0	004116021
Standard	4.47%	£1,999		£0	004116024
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004116027
Standard	4.52%	£1,999		£0	004116031
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	4.91%	£0	£1,000,000	£0	004116022
Standard	4.47%	£1,999		£0	004116025
5 Year Fixed					
Fee Saver	4.79%	£0	£1,000,000	£0	004116029
Standard	4.52%	£1,999		£0	004116032
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