

HSBC UK Mortgage Rate Sheet

Rates Effective From	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate End Date	28.02.28
5 Year Fixed Rate End Date	28.02.31

Current BTL SVR	7.50%
Bank of England Base Rate	4.00%
3 Year Fixed Rate End Date	28.02.29
10 Year Fixed Rate End Date	28.02.36

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 Purchase BTL Energy Efficient Homes Rate Sheet Remortgage BTL Rate Sheet Remortgage BTL Energy Efficient Homes 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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.10%	£0	£10,000	£2,000,000	£0	004118253
Standard	3.84%	£999	£10,000	£2,000,000	£0	004118260
High Value Mortgage	4.09%	£1,999	£2,000,000.01	£5,000,000	£0	004118272
Premier Customers Only	3.81%	£999	£10,000	£2,000,000	£0	004118280
5 Year Fixed						
Fee Saver	4.11%	£0	£10,000	£2,000,000	£0	004118266
Standard	3.99%	£999	£10,000	£2,000,000	£0	004118274
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	004118294
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	004118286
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	4.24%	£0	£10,000	£2,000,000	£0	004118254
Standard	3.98%	£999	£10,000	£2,000,000	£0	004118261
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	004118292
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	004118281
5 Year Fixed						
Fee Saver	4.22%	£0	£10,000	£2,000,000	£0	004118267
Standard	4.08%	£999	£10,000	£2,000,000	£0	004118275
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£5,000,000	£0	004118295
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004118287
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.24%	£0	£10,000	£2,000,000	£0	004118255
Standard	3.98%	£999	£10,000	£2,000,000	£0	004118262
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£3,000,000	£0	004118293
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	004118282
5 Year Fixed						
Fee Saver	4.22%	£0	£10,000	£2,000,000	£0	004118268
Standard	4.08%	£999	£10,000	£2,000,000	£0	004118276
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£3,000,000	£0	004118296
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004118288
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	4.29%	£0	£10,000	£2,000,000	£250	004119229
Standard	4.01%	£999	£10,000	£2,000,000	£250	004119233
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	004119243
5 Year Fixed						
Fee Saver	4.28%	£0	£10,000	£2,000,000	£350	004119236
Standard	4.17%	£999	£10,000	£2,000,000	£350	004119240
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	004119246
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	28.02.31

Bank of England Base Rate

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A Completion fee of £17 is subject to application type

Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed						
Fee Saver	4.34%	£0	£10,000	£2,000,000	£250	004119230
Standard	4.05%	£999	£10,000	£2,000,000	£250	004119234
Premier Customers Only	4.00%	£999	£10,000	£2,000,000	£0	004119244
5 Year Fixed						
Fee Saver	4.28%	£0	£10,000	£2,000,000	£350	004119237
Standard	4.17%	£999	£10,000	£2,000,000	£350	004119241
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	004119247
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	4.48%	£0	£10,000	£750,000	£250	004119231
Standard	4.27%	£999	£10,000	£750,000	£250	004119235
Premier Customers Only	4.17%	£999	£10,000	£750,000	£0	004119245
5 Year Fixed						
Fee Saver	4.47%	£0	£10,000	£750,000	£350	004119238
Standard	4.35%	£999	£10,000	£750,000	£350	004119242
Premier Customers Only	4.25%	£999	£10,000	£750,000	£0	004119248
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	4.87%	£0	£10,000	£570,000	£250	004119232
5 Year Fixed						
Fee Saver	4.79%	£0	£10,000	£570,000	£350	004119239

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Bank of England Base Rate

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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	4.10%	£0	£2,000,000	£350	004118297
Standard	3.84%	£999	£2,000,000	£350	004118304
5 Year Fixed					
Fee Saver	4.11%	£0	£2,000,000	£350	004118311
Standard	3.99%	£999	£2,000,000	£350	004118318
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£350	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	4.24%	£0	£2,000,000	£350	004118298
Standard	3.98%	£999	£2,000,000	£350	004118305
5 Year Fixed					
Fee Saver	4.22%	£0	£2,000,000	£350	004118312
Standard	4.08%	£999	£2,000,000	£350	004118319
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	001009594

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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	4.24%	£0	£2,000,000	£350	004118299
Standard	3.98%	£999	£2,000,000	£350	004118306
5 Year Fixed					
Fee Saver	4.22%	£0	£2,000,000	£350	004118313
Standard	4.08%	£999	£2,000,000	£350	004118320
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	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	4.29%	£0	£2,000,000	£600	004119249
Standard	4.01%	£999	£2,000,000	£600	004119253
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£700	004119256
Standard	4.17%	£999	£2,000,000	£700	004119260
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£350	001009596

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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	4.34%	£0	£2,000,000	£600	004119250
Standard	4.05%	£999	£2,000,000	£600	004119254
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£700	004119257
Standard	4.17%	£999	£2,000,000	£700	004119261
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£350	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	4.48%	£0	£750,000	£600	004119251
Standard	4.27%	£999	£750,000	£600	004119255
5 Year Fixed					
Fee Saver	4.47%	£0	£750,000	£700	004119258
Standard	4.35%	£999	£750,000	£700	004119262
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£350	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	4.87%	£0	£570,000	£600	004119252
5 Year Fixed					
Fee Saver	4.79%	£0	£570,000	£700	004119259

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5 Year Fixed Rate end date	28.02.31

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 - 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	4.10%	£0	£10,000	£2,000,000	£0	004118324
Standard	3.84%	£999	£10,000	£2,000,000	£0	004118331
High Value Mortgage	4.09%	£1,999	£2,000,000.01	£5,000,000	£0	004118310
Premier Customers Only	3.81%	£999	£10,000	£2,000,000	£0	004118350
5 Year Fixed						
Fee Saver	4.11%	£0	£10,000	£2,000,000	£0	004118337
Standard	3.99%	£999	£10,000	£2,000,000	£0	004118344
High Value Mortgage	4.24%	£1,999	£2,000,000.01	£5,000,000	£0	004118402
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	004118356
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	4.24%	£0	£10,000	£2,000,000	£0	004118325
Standard	3.98%	£999	£10,000	£2,000,000	£0	004118332
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	004118400
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	004118351
5 Year Fixed						
Fee Saver	4.22%	£0	£10,000	£2,000,000	£0	004118338
Standard	4.08%	£999	£10,000	£2,000,000	£0	004118345
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£5,000,000	£0	004118403
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004118357
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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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 - 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	4.24%	£0	£10,000	£2,000,000	£0	004118326
Standard	3.98%	£999	£10,000	£2,000,000	£0	004118333
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£3,000,000	£0	004118401
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	004118352
5 Year Fixed						
Fee Saver	4.22%	£0	£10,000	£2,000,000	£0	004118339
Standard	4.08%	£999	£10,000	£2,000,000	£0	004118346
High Value Mortgage	4.33%	£1,999	£2,000,000.01	£3,000,000	£0	004118404
Premier Customers Only	4.03%	£999	£10,000	£2,000,000	£0	004118358
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	4.29%	£0	£10,000	£2,000,000	£250	004119263
Standard	4.01%	£999	£10,000	£2,000,000	£250	004119267
Premier Customers Only	3.96%	£999	£10,000	£2,000,000	£0	004119277
5 Year Fixed						
Fee Saver	4.28%	£0	£10,000	£2,000,000	£350	004119270
Standard	4.17%	£999	£10,000	£2,000,000	£350	004119274
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	004119280
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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Bank of England Base Rate	4.00%
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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	4.34%	£0	£10,000	£2,000,000	£250	004119264
Standard	4.05%	£999	£10,000	£2,000,000	£250	004119268
Premier Customers Only	4.00%	£999	£10,000	£2,000,000	£0	004119278
5 Year Fixed						
Fee Saver	4.28%	£0	£10,000	£2,000,000	£350	004119271
Standard	4.17%	£999	£10,000	£2,000,000	£350	004119275
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	004119281
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	4.48%	£0	£10,000	£750,000	£250	004119265
Standard	4.27%	£999	£10,000	£750,000	£250	004119269
Premier Customers Only	4.17%	£999	£10,000	£750,000	£0	004119279
5 Year Fixed						
Fee Saver	4.47%	£0	£10,000	£750,000	£350	004119272
Standard	4.35%	£999	£10,000	£750,000	£350	004119276
Premier Customers Only	4.25%	£999	£10,000	£750,000	£0	004119282
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	4.87%	£0	£10,000	£570,000	£250	004119266
5 Year Fixed						
Fee Saver	4.79%	£0	£10,000	£570,000	£350	004119273

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5 Year Fixed Rate end date	28.02.31

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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	4.10%	£0	£2,000,000	£350	004118405
Standard	3.84%	£999	£2,000,000	£350	004118412
5 Year Fixed					
Fee Saver	4.11%	£0	£2,000,000	£350	004118418
Standard	3.99%	£999	£2,000,000	£350	004118425
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£350	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	4.24%	£0	£2,000,000	£350	004118406
Standard	3.98%	£999	£2,000,000	£350	004118413
5 Year Fixed					
Fee Saver	4.22%	£0	£2,000,000	£350	004118419
Standard	4.08%	£999	£2,000,000	£350	004118426
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	001009600



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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	4.24%	£0	£2,000,000	£350	004118407
Standard	3.98%	£999	£2,000,000	£350	004118414
5 Year Fixed					
Fee Saver	4.22%	£0	£2,000,000	£350	004118420
Standard	4.08%	£999	£2,000,000	£350	004118427
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	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	4.29%	£0	£2,000,000	£600	004119283
Standard	4.01%	£999	£2,000,000	£600	004119287
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£700	004119290
Standard	4.17%	£999	£2,000,000	£700	004119294
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£350	001009602

Rates Effective From	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.34%	£0	£2,000,000	£600	004119284
Standard	4.05%	£999	£2,000,000	£600	004119288
5 Year Fixed					
Fee Saver	4.28%	£0	£2,000,000	£700	004119291
Standard	4.17%	£999	£2,000,000	£700	004119295
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£350	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	4.48%	£0	£750,000	£600	004119285
Standard	4.27%	£999	£750,000	£600	004119289
5 Year Fixed					
Fee Saver	4.47%	£0	£750,000	£700	004119292
Standard	4.35%	£999	£750,000	£700	004119296
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£350	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	4.87%	£0	£570,000	£600	004119286
5 Year Fixed					
Fee Saver	4.79%	£0	£570,000	£700	004119293

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

30.10.25
6.49%
28.02.28
28.02.31

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.18%	£0	£10,000	£2,000,000	£0	Yes	004119297
Standard	3.86%	£999	£10,000	£2,000,000	£0	Yes	004119300
Premier Customers Only	3.83%	£999	£10,000	£2,000,000	£0	Yes	004119309
Fee Saver Cashback	4.18%	£0	£10,000	£2,000,000	£300	No	004119342
Standard Cashback	3.86%	£999	£10,000	£2,000,000	£300	No	004119345
High Value Mortgage	4.11%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004119378
5 Year Fixed							
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	Yes	004119303
Standard	3.96%	£999	£10,000	£2,000,000	£0	Yes	004119306
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	Yes	004119312
Fee Saver Cashback	4.12%	£0	£10,000	£2,000,000	£300	No	004119348
Standard Cashback	3.96%	£999	£10,000	£2,000,000	£300	No	004119351
High Value Mortgage	4.21%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004119381
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	4.32%	£0	£10,000	£2,000,000	£0	Yes	004119298
Standard	3.98%	£999	£10,000	£2,000,000	£0	Yes	004119301
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	Yes	004119310
Fee Saver Cashback	4.32%	£0	£10,000	£2,000,000	£300	No	004119343
Standard Cashback	3.98%	£999	£10,000	£2,000,000	£300	No	004119346
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004119379
5 Year Fixed							
Fee Saver	4.16%	£0	£10,000	£2,000,000	£0	Yes	004119304
Standard	4.03%	£999	£10,000	£2,000,000	£0	Yes	004119307
Premier Customers Only	3.98%	£999	£10,000	£2,000,000	£0	Yes	004119313
Fee Saver Cashback	4.16%	£0	£10,000	£2,000,000	£300	No	004119349
Standard Cashback	4.03%	£999	£10,000	£2,000,000	£300	No	004119352
High Value Mortgage	4.28%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004119382
2 Year Tracker (Rates are exclusive of the BoE Base Rate)							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009450
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009441

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

30.10.25
6.49%
28.02.28
28.02.31

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.32%	£0	£10,000	£2,000,000	£0	Yes	004119299
Standard	3.98%	£999	£10,000	£2,000,000	£0	Yes	004119302
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	Yes	004119311
Fee Saver Cashback	4.32%	£0	£10,000	£2,000,000	£300	No	004119344
Standard Cashback	3.98%	£999	£10,000	£2,000,000	£300	No	004119347
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004119380
5 Year Fixed							
Fee Saver	4.16%	£0	£10,000	£2,000,000	£0	Yes	004119305
Standard	4.03%	£999	£10,000	£2,000,000	£0	Yes	004119308
Premier Customers Only	3.98%	£999	£10,000	£2,000,000	£0	Yes	004119314
Fee Saver Cashback	4.16%	£0	£10,000	£2,000,000	£300	No	004119350
Standard Cashback	4.03%	£999	£10,000	£2,000,000	£300	No	004119353
High Value Mortgage	4.28%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004119383
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	4.75%	£0	£10,000	£2,000,000	£0	Yes	004118451
Standard	4.40%	£999	£10,000	£2,000,000	£0	Yes	004118456
Premier Customers Only	4.30%	£999	£10,000	£2,000,000	£0	Yes	004118474
Fee Saver Cashback	4.75%	£0	£10,000	£2,000,000	£300	No	004118524
Standard Cashback	4.40%	£999	£10,000	£2,000,000	£300	No	004118530
5 Year Fixed							
Fee Saver	4.44%	£0	£10,000	£2,000,000	£0	Yes	004118462
Standard	4.21%	£999	£10,000	£2,000,000	£0	Yes	004118468
Premier Customers Only	4.11%	£999	£10,000	£2,000,000	£0	Yes	004118480
Fee Saver Cashback	4.44%	£0	£10,000	£2,000,000	£300	No	004118536
Standard Cashback	4.21%	£999	£10,000	£2,000,000	£300	No	004118542
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.75%	£0	£10,000	£2,000,000	£0	Yes	004118452
Standard	4.40%	£999	£10,000	£2,000,000	£0	Yes	004118457
Premier Customers Only	4.30%	£999	£10,000	£2,000,000	£0	Yes	004118475
Fee Saver Cashback	4.75%	£0	£10,000	£2,000,000	£300	No	004118525
Standard Cashback	4.40%	£999	£10,000	£2,000,000	£300	No	004118531
5 Year Fixed							
Fee Saver	4.44%	£0	£10,000	£2,000,000	£0	Yes	004118463
Standard	4.22%	£999	£10,000	£2,000,000	£0	Yes	004118469
Premier Customers Only	4.12%	£999	£10,000	£2,000,000	£0	Yes	004118481
Fee Saver Cashback	4.44%	£0	£10,000	£2,000,000	£300	No	004118537
Standard Cashback	4.22%	£999	£10,000	£2,000,000	£300	No	004118543
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	5.04%	£0	£10,000	£750,000	£0	Yes	004118453
Standard	4.75%	£999	£10,000	£750,000	£0	Yes	004118458
Premier Customers Only	4.65%	£999	£10,000	£750,000	£0	Yes	004118476
Fee Saver Cashback	5.04%	£0	£10,000	£750,000	£300	No	004118526
Standard Cashback	4.75%	£999	£10,000	£750,000	£300	No	004118532
5 Year Fixed							
Fee Saver	4.62%	£0	£10,000	£750,000	£0	Yes	004118464
Standard	4.39%	£999	£10,000	£750,000	£0	Yes	004118470
Premier Customers Only	4.29%	£999	£10,000	£750,000	£0	Yes	004118482
Fee Saver Cashback	4.62%	£0	£10,000	£750,000	£300	No	004118538
Standard Cashback	4.39%	£999	£10,000	£750,000	£300	No	004118544
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.18%	£0	£2,000,000	£350	Yes	004119354
Standard	3.86%	£999	£2,000,000	£350	Yes	004119357
Fee Saver Cashback	4.18%	£0	£2,000,000	£650	No	004119366
Standard Cashback	3.86%	£999	£2,000,000	£650	No	004119369
5 Year Fixed						
Fee Saver	4.12%	£0	£2,000,000	£350	Yes	004119360
Standard	3.96%	£999	£2,000,000	£350	Yes	004119363
Fee Saver Cashback	4.12%	£0	£2,000,000	£650	No	004119372
Standard Cashback	3.96%	£999	£2,000,000	£650	No	004119375
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£350	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	4.32%	£0	£2,000,000	£350	Yes	004119355
Standard	3.98%	£999	£2,000,000	£350	Yes	004119358
Fee Saver Cashback	4.32%	£0	£2,000,000	£650	No	004119367
Standard Cashback	3.98%	£999	£2,000,000	£650	No	004119370
5 Year Fixed						
Fee Saver	4.16%	£0	£2,000,000	£350	Yes	004119361
Standard	4.03%	£999	£2,000,000	£350	Yes	004119364
Fee Saver Cashback	4.16%	£0	£2,000,000	£650	No	004119373
Standard Cashback	4.03%	£999	£2,000,000	£650	No	004119376
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	Yes	001009612

Rates Effective From	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.32%	£0	£2,000,000	£350	Yes	004119356
Standard	3.98%	£999	£2,000,000	£350	Yes	004119359
Fee Saver Cashback	4.32%	£0	£2,000,000	£650	No	004119368
Standard Cashback	3.98%	£999	£2,000,000	£650	No	004119371
5 Year Fixed						
Fee Saver	4.16%	£0	£2,000,000	£350	Yes	004119362
Standard	4.03%	£999	£2,000,000	£350	Yes	004119365
Fee Saver Cashback	4.16%	£0	£2,000,000	£650	No	004119374
Standard Cashback	4.03%	£999	£2,000,000	£650	No	004119377
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	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	4.75%	£0	£2,000,000	£350	Yes	004118548
Standard	4.40%	£999	£2,000,000	£350	Yes	004118554
Fee Saver Cashback	4.75%	£0	£2,000,000	£650	No	004118572
Standard Cashback	4.40%	£999	£2,000,000	£650	No	004118578
5 Year Fixed						
Fee Saver	4.44%	£0	£2,000,000	£350	Yes	004118560
Standard	4.21%	£999	£2,000,000	£350	Yes	004118566
Fee Saver Cashback	4.44%	£0	£2,000,000	£650	No	004118584
Standard Cashback	4.21%	£999	£2,000,000	£650	No	004118590
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£350	Yes	001009614

Rates Effective From	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.75%	£0	£2,000,000	£350	Yes	004118549
Standard	4.40%	£999	£2,000,000	£350	Yes	004118555
Fee Saver Cashback	4.75%	£0	£2,000,000	£650	No	004118573
Standard Cashback	4.40%	£999	£2,000,000	£650	No	004118579
5 Year Fixed						
Fee Saver	4.44%	£0	£2,000,000	£350	Yes	004118561
Standard	4.22%	£999	£2,000,000	£350	Yes	004118567
Fee Saver Cashback	4.44%	£0	£2,000,000	£650	No	004118585
Standard Cashback	4.22%	£999	£2,000,000	£650	No	004118591
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£350	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	5.04%	£0	£750,000	£350	Yes	004118550
Standard	4.75%	£999	£750,000	£350	Yes	004118556
Fee Saver Cashback	5.04%	£0	£750,000	£650	No	004118574
Standard Cashback	4.75%	£999	£750,000	£650	No	004118580
5 Year Fixed						
Fee Saver	4.62%	£0	£750,000	£350	Yes	004118562
Standard	4.39%	£999	£750,000	£350	Yes	004118568
Fee Saver Cashback	4.62%	£0	£750,000	£650	No	004118586
Standard Cashback	4.39%	£999	£750,000	£650	No	004118592
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.74% + BoE Base Rate	£999	£750,000	£350	Yes	001009616



Rates Effective From	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29
10 Year Fixed Rate end date	28.02.36

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	4.58%	£0	£2,000,000	£0	004119423
Standard	4.26%	£999	£2,000,000	£0	004119426
Premier Customers Only	4.23%	£999	£2,000,000	£0	004119434
3 Year Fixed					
Fee Saver	4.63%	£0	£2,000,000	£0	004118800
Standard	4.29%	£999	£2,000,000	£0	004118803
5 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004119429
Standard	4.39%	£999	£2,000,000	£0	004118809
Premier Customers Only	4.36%	£999	£2,000,000	£0	004118815
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004118818
Standard	4.89%	£999	£2,000,000	£0	004118821
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	4.72%	£0	£2,000,000	£0	004119424
Standard	4.38%	£999	£2,000,000	£0	004119427
Premier Customers Only	4.33%	£999	£2,000,000	£0	004119435
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004118801
Standard	4.45%	£999	£2,000,000	£0	004118804
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004119430
Standard	4.48%	£999	£2,000,000	£0	004119432
Premier Customers Only	4.43%	£999	£2,000,000	£0	004119437
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004118819
Standard	4.94%	£999	£2,000,000	£0	004118822
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29
10 Year Fixed Rate end date	28.02.36

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	4.72%	£0	£2,000,000	£0	004119425
Standard	4.38%	£999	£2,000,000	£0	004119428
Premier Customers Only	4.33%	£999	£2,000,000	£0	004119436
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004118802
Standard	4.45%	£999	£2,000,000	£0	004118805
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004119431
Standard	4.48%	£999	£2,000,000	£0	004119433
Premier Customers Only	4.43%	£999	£2,000,000	£0	004119438
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004118820
Standard	4.94%	£999	£2,000,000	£0	004118823
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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

4.00%
28.02.29
28.02.36

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	4.58%	£0	£2,000,000	£0	Yes	004119447
Standard	4.26%	£999	£2,000,000	£0	Yes	004119450
Premier Customers Only	4.23%	£999	£2,000,000	£0	Yes	004119458
3 Year Fixed						
Fee Saver	4.63%	£0	£2,000,000	£0	Yes	004118842
Standard	4.29%	£999	£2,000,000	£0	Yes	004118845
5 Year Fixed						
Fee Saver	4.52%	£0	£2,000,000	£0	Yes	004119453
Standard	4.39%	£999	£2,000,000	£0	Yes	004118851
Premier Customers Only	4.36%	£999	£2,000,000	£0	Yes	004118857
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004118860
Standard	4.89%	£999	£2,000,000	£0	Yes	004118863
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	4.72%	£0	£2,000,000	£0	Yes	004119448
Standard	4.38%	£999	£2,000,000	£0	Yes	004119451
Premier Customers Only	4.33%	£999	£2,000,000	£0	Yes	004119459
3 Year Fixed						
Fee Saver	4.76%	£0	£2,000,000	£0	Yes	004118843
Standard	4.45%	£999	£2,000,000	£0	Yes	004118846
5 Year Fixed						
Fee Saver	4.62%	£0	£2,000,000	£0	Yes	004119454
Standard	4.48%	£999	£2,000,000	£0	Yes	004119456
Premier Customers Only	4.43%	£999	£2,000,000	£0	Yes	004119461
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004118861
Standard	4.94%	£999	£2,000,000	£0	Yes	004118864
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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

4.00%
28.02.29
28.02.36

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	4.72%	£0	£2,000,000	£0	Yes	004119449
Standard	4.38%	£999	£2,000,000	£0	Yes	004119452
Premier Customers Only	4.33%	£999	£2,000,000	£0	Yes	004119460
3 Year Fixed						
Fee Saver	4.76%	£0	£2,000,000	£0	Yes	004118844
Standard	4.45%	£999	£2,000,000	£0	Yes	004118847
5 Year Fixed						
Fee Saver	4.62%	£0	£2,000,000	£0	Yes	004119455
Standard	4.48%	£999	£2,000,000	£0	Yes	004119457
Premier Customers Only	4.43%	£999	£2,000,000	£0	Yes	004119462
10 Year Fixed						
Fee Saver	5.09%	£0	£2,000,000	£0	Yes	004118862
Standard	4.94%	£999	£2,000,000	£0	Yes	004118865
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	30.10.25
Current BTL SVR	7.50%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.34%	£0	£2,000,000	£0	004118362
Fee Saver Premier Customers Only	4.29%	£0		£0	004118384
Standard	3.99%	£1,999		£0	004118366
Standard Premier Customers Only	3.94%	£1,999		£0	004118388
Standard	3.74%	£3,999		£0	004118370
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004118373
Fee Saver Premier Customers Only	4.29%	£0		£0	004118392
Standard	4.09%	£1,999		£0	004118377
Standard Premier Customers Only	4.04%	£1,999		£0	004118396
Standard	3.84%	£3,999		£0	004118381
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	004118363
Fee Saver Premier Customers Only	4.39%	£0		£0	004118385
Standard	4.09%	£1,999		£0	004118367
Standard Premier Customers Only	4.04%	£1,999		£0	004118389
Standard	3.84%	£3,999		£0	004118371
5 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£0	004118374
Fee Saver Premier Customers Only	4.39%	£0		£0	004118393
Standard	4.14%	£1,999		£0	004118378
Standard Premier Customers Only	4.09%	£1,999		£0	004118397
Standard	3.89%	£3,999		£0	004118382
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	004118364
Fee Saver Premier Customers Only	4.39%	£0		£0	004118386
Standard	4.14%	£1,999		£0	004118368
Standard Premier Customers Only	4.09%	£1,999		£0	004118390
Standard	3.89%	£3,999		£0	004118372
5 Year Fixed					
Fee Saver	4.49%	£0	£1,000,000	£0	004118375
Fee Saver Premier Customers Only	4.44%	£0		£0	004118394
Standard	4.14%	£1,999		£0	004118379
Standard Premier Customers Only	4.09%	£1,999		£0	004118398
Standard	3.89%	£3,999		£0	004118383
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	5.39%	£0	£400,000	£0	004118365
Fee Saver Premier Customers Only	5.34%	£0		£0	004118387
Standard	4.94%	£1,999		£0	004118369
Standard Premier Customers Only	4.89%	£1,999		£0	004118391
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004118376
Fee Saver Premier Customers Only	5.14%	£0		£0	004118395
Standard	4.82%	£1,999		£0	004118380
Standard Premier Customers Only	4.77%	£1,999		£0	004118399

Rates Effective From	30.10.25
Current BTL SVR	7.50%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.34%	£0	£2,000,000	£350	004118431
Standard	3.99%	£1,999		£350	004118436
5 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£350	004118440
Standard	4.09%	£1,999		£350	004118444
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	4.44%	£0	£1,000,000	£350	004118432
Standard	4.09%	£1,999		£350	004118437
5 Year Fixed					
Fee Saver	4.44%	£0	£1,000,000	£350	004118441
Standard	4.14%	£1,999		£350	004118445
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	4.44%	£0	£1,000,000	£350	004118433
Standard	4.14%	£1,999		£350	004118438
5 Year Fixed					
Fee Saver	4.49%	£0	£1,000,000	£350	004118442
Standard	4.14%	£1,999		£350	004118446
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	5.39%	£0	£1,000,000	£350	004118434
Standard	4.94%	£1,999		£350	004118439
5 Year Fixed					
Fee Saver	5.19%	£0	£1,000,000	£350	004118443
Standard	4.82%	£1,999		£350	004118447

Rates Effective From	30.10.25
Current BTL SVR	7.50%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.41%	£0	£2,000,000	Yes	004119315
Fee Saver Premier Customers Only	4.36%	£0		Yes	004119331
Standard	3.99%	£1,999		Yes	004119318
Standard Premier Customers Only	3.94%	£1,999		Yes	004119334
Standard	3.74%	£3,999		Yes	004119321
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	Yes	004119324
Fee Saver Premier Customers Only	4.19%	£0		Yes	004119337
Standard	4.03%	£1,999		Yes	004119327
Standard Premier Customers Only	3.98%	£1,999		Yes	004119340
Standard	3.78%	£3,999		Yes	004119329
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	4.49%	£0	£1,000,000	Yes	004119316
Fee Saver Premier Customers Only	4.44%	£0		Yes	004119332
Standard	4.08%	£1,999		Yes	004119319
Standard Premier Customers Only	4.03%	£1,999		Yes	004119335
Standard	3.83%	£3,999		Yes	004119322
5 Year Fixed					
Fee Saver	4.39%	£0	£1,000,000	Yes	004119325
Fee Saver Premier Customers Only	4.34%	£0		Yes	004119338
Standard	4.17%	£1,999		Yes	004119328
Standard Premier Customers Only	4.12%	£1,999		Yes	004119341
Standard	3.92%	£3,999		Yes	004119330
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	4.59%	£0	£1,000,000	Yes	004119317
Fee Saver Premier Customers Only	4.54%	£0		Yes	004119333
Standard	4.08%	£1,999		Yes	004119320
Standard Premier Customers Only	4.03%	£1,999		Yes	004119336
Standard	3.83%	£3,999		Yes	004119323
5 Year Fixed					
Fee Saver	4.49%	£0	£1,000,000	Yes	004119326
Fee Saver Premier Customers Only	4.44%	£0		Yes	004119339
Standard	4.24%	£1,999		Yes	004118500
Standard Premier Customers Only	4.19%	£1,999		Yes	004118519
Standard	3.99%	£3,999		Yes	004118504
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	004118486
Fee Saver Premier Customers Only	5.44%	£0		Yes	004118508
Standard	5.08%	£1,999		Yes	004118490
Standard Premier Customers Only	5.03%	£1,999		Yes	004118512
5 Year Fixed					
Fee Saver	5.34%	£0	£400,000	Yes	004118497
Fee Saver Premier Customers Only	5.29%	£0		Yes	004118516
Standard	4.99%	£1,999		Yes	004118501
Standard Premier Customers Only	4.94%	£1,999		Yes	004118520

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

30.10.25
7.50%
28.02.28
28.02.31

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	4.41%	£0	£2,000,000	£350	Yes	004119384
Standard	3.99%	£1,999		£350	Yes	004119387
5 Year Fixed						
Fee Saver	4.24%	£0	£2,000,000	£350	Yes	004119390
Standard	4.03%	£1,999		£350	Yes	004119393
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	4.49%	£0	£1,000,000	£350	Yes	004119385
Standard	4.08%	£1,999		£350	Yes	004119388
5 Year Fixed						
Fee Saver	4.39%	£0	£1,000,000	£350	Yes	004119391
Standard	4.17%	£1,999		£350	Yes	004119394
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	4.59%	£0	£1,000,000	£350	Yes	004119386
Standard	4.08%	£1,999		£350	Yes	004119389
5 Year Fixed						
Fee Saver	4.49%	£0	£1,000,000	£350	Yes	004119392
Standard	4.24%	£1,999		£350	Yes	004118613
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	004118602
Standard	5.08%	£1,999		£350	Yes	004118606
5 Year Fixed						
Fee Saver	5.34%	£0	£1,000,000	£350	Yes	004118610
Standard	4.99%	£1,999		£350	Yes	004118614

Rates Effective From	30.10.25
Current BTLSVR	7.50%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.81%	£0	£2,000,000	£0	004119439
Standard	4.39%	£1,999		£0	004119442
5 Year Fixed					
Fee Saver	4.74%	£0	£2,000,000	£0	004118830
Standard	4.49%	£1,999		£0	004119445
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	4.89%	£0	£1,000,000	£0	004119440
Standard	4.49%	£1,999		£0	004119443
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004118831
Standard	4.57%	£1,999		£0	004119446
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	4.99%	£0	£1,000,000	£0	004119441
Standard	4.54%	£1,999		£0	004118829
5 Year Fixed					
Fee Saver	4.89%	£0	£1,000,000	£0	004119444
Standard	4.64%	£1,999		£0	004118835
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	30.10.25
Current BTL SVR	7.50%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.81%	£0	£2,000,000	£0	Yes	004119463
Standard	4.39%	£1,999		£0	Yes	004119466
5 Year Fixed						
Fee Saver	4.74%	£0	£2,000,000	£0	Yes	004118872
Standard	4.49%	£1,999		£0	Yes	004119469
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	4.89%	£0	£1,000,000	£0	Yes	004119464
Standard	4.49%	£1,999		£0	Yes	004119467
5 Year Fixed						
Fee Saver	4.84%	£0	£1,000,000	£0	Yes	004118873
Standard	4.57%	£1,999		£0	Yes	004119470
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	4.99%	£0	£1,000,000	£0	Yes	004119465
Standard	4.54%	£1,999		£0	Yes	004118871
5 Year Fixed						
Fee Saver	4.89%	£0	£1,000,000	£0	Yes	004119468
Standard	4.64%	£1,999		£0	Yes	004118877
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29
10 Year Fixed Rate end date	28.02.36

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	4.17%	£0	£5,000,000	£0	004119395
Standard	3.85%	£999	£5,000,000	£0	004118621
Premier Customers Only	3.82%	£999	£5,000,000	£0	004118651
3 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004118627
Standard	3.89%	£999	£5,000,000	£0	004118633
5 Year Fixed					
Fee Saver	4.11%	£0	£5,000,000	£0	004118639
Standard	3.95%	£999	£5,000,000	£0	004118645
Premier Customers Only	3.92%	£999	£5,000,000	£0	004118657
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004118663
Standard	4.49%	£999	£5,000,000	£0	004118667
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	004119396
Standard	3.98%	£999	£5,000,000	£0	004119398
Premier Customers Only	3.93%	£999	£5,000,000	£0	004119402
3 Year Fixed					
Fee Saver	4.36%	£0	£5,000,000	£0	004118628
Standard	4.05%	£999	£5,000,000	£0	004118634
5 Year Fixed					
Fee Saver	4.16%	£0	£5,000,000	£0	004119400
Standard	3.99%	£999	£5,000,000	£0	004118646
Premier Customers Only	3.96%	£999	£5,000,000	£0	004118658
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004118664
Standard	4.54%	£999	£5,000,000	£0	004118668
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29
10 Year Fixed Rate end date	28.02.36

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	004119397
Standard	3.98%	£999	£3,000,000	£0	004119399
Premier Customers Only	3.93%	£999	£3,000,000	£0	004119403
3 Year Fixed					
Fee Saver	4.36%	£0	£3,000,000	£0	004118629
Standard	4.05%	£999	£3,000,000	£0	004118635
5 Year Fixed					
Fee Saver	4.16%	£0	£3,000,000	£0	004119401
Standard	3.99%	£999	£3,000,000	£0	004118647
Premier Customers Only	3.96%	£999	£3,000,000	£0	004118659
10 Year Fixed					
Fee Saver	4.69%	£0	£3,000,000	£0	004118665
Standard	4.54%	£999	£3,000,000	£0	004118669
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	4.60%	£0	£2,000,000	£0	004118618
Standard	4.32%	£999	£2,000,000	£0	004118624
Premier Customers Only	4.22%	£999	£2,000,000	£0	004118654
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004118630
Standard	4.33%	£999	£2,000,000	£0	004118636
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004118642
Standard	4.20%	£999	£2,000,000	£0	004118648
Premier Customers Only	4.10%	£999	£2,000,000	£0	004118660
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004118666
Standard	4.79%	£999	£2,000,000	£0	004118670
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29

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	4.60%	£0	£2,000,000	£0	004118619
Standard	4.35%	£999	£2,000,000	£0	004118625
Premier Customers Only	4.25%	£999	£2,000,000	£0	004118655
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004118631
Standard	4.33%	£999	£2,000,000	£0	004118637
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004118643
Standard	4.20%	£999	£2,000,000	£0	004118649
Premier Customers Only	4.10%	£999	£2,000,000	£0	004118661
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	004118620
Standard	4.65%	£999	£750,000	£0	004118626
Premier Customers Only	4.55%	£999	£750,000	£0	004118656
3 Year Fixed					
Fee Saver	4.92%	£0	£750,000	£0	004118632
Standard	4.73%	£999	£750,000	£0	004118638
5 Year Fixed					
Fee Saver	4.57%	£0	£750,000	£0	004118644
Standard	4.37%	£999	£750,000	£0	004118650
Premier Customers Only	4.27%	£999	£750,000	£0	004118662
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29
10 Year Fixed Rate end date	28.02.36

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	4.17%	£0	£5,000,000	£0	004119408
Standard	3.85%	£999	£5,000,000	£0	004118710
Premier Customers Only	3.82%	£999	£5,000,000	£0	004118742
3 Year Fixed					
Fee Saver	4.23%	£0	£5,000,000	£0	004118716
Standard	3.89%	£999	£5,000,000	£0	004118723
5 Year Fixed					
Fee Saver	4.11%	£0	£5,000,000	£0	004118729
Standard	3.95%	£999	£5,000,000	£0	004118736
Premier Customers Only	3.92%	£999	£5,000,000	£0	004118748
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004118754
Standard	4.49%	£999	£5,000,000	£0	004118758
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	004119409
Standard	3.98%	£999	£5,000,000	£0	004119412
Premier Customers Only	3.93%	£999	£5,000,000	£0	004119417
3 Year Fixed					
Fee Saver	4.36%	£0	£5,000,000	£0	004118717
Standard	4.05%	£999	£5,000,000	£0	004118724
5 Year Fixed					
Fee Saver	4.16%	£0	£5,000,000	£0	004119414
Standard	3.99%	£999	£5,000,000	£0	004118737
Premier Customers Only	3.96%	£999	£5,000,000	£0	004118749
10 Year Fixed					
Fee Saver	4.69%	£0	£5,000,000	£0	004118755
Standard	4.54%	£999	£5,000,000	£0	004118759
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29
10 Year Fixed Rate end date	28.02.36

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	004119410
Standard	3.98%	£999	£3,000,000	£0	004119413
Premier Customers Only	3.93%	£999	£3,000,000	£0	004119418
3 Year Fixed					
Fee Saver	4.36%	£0	£3,000,000	£0	004118718
Standard	4.05%	£999	£3,000,000	£0	004118725
5 Year Fixed					
Fee Saver	4.16%	£0	£3,000,000	£0	004119415
Standard	3.99%	£999	£3,000,000	£0	004118738
Premier Customers Only	3.96%	£999	£3,000,000	£0	004118750
10 Year Fixed					
Fee Saver	4.69%	£0	£3,000,000	£0	004118756
Standard	4.54%	£999	£3,000,000	£0	004118760
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	4.60%	£0	£2,000,000	£0	004118706
Standard	4.32%	£999	£2,000,000	£0	004118713
Premier Customers Only	4.22%	£999	£3,000,000	£0	004118745
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004118719
Standard	4.33%	£999	£2,000,000	£0	004118726
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004118732
Standard	4.20%	£999	£2,000,000	£0	004118739
Premier Customers Only	4.10%	£999	£2,000,000	£0	004118751
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004118757
Standard	4.79%	£999	£2,000,000	£0	004118761
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29

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	4.60%	£0	£2,000,000	£0	004118707
Standard	4.35%	£999	£2,000,000	£0	004118714
Premier Customers Only	4.25%	£999	£2,000,000	£0	004118746
3 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004118720
Standard	4.33%	£999	£2,000,000	£0	004118727
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004118733
Standard	4.20%	£999	£2,000,000	£0	004118740
Premier Customers Only	4.10%	£999	£2,000,000	£0	004118752
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	4.79%	£0	£750,000	£0	004118708
Standard	4.65%	£999	£750,000	£0	004118715
Premier Customers Only	4.55%	£999	£750,000	£0	004118747
3 Year Fixed					
Fee Saver	4.92%	£0	£750,000	£0	004118721
Standard	4.73%	£999	£750,000	£0	004118728
5 Year Fixed					
Fee Saver	4.57%	£0	£750,000	£0	004118734
Standard	4.37%	£999	£750,000	£0	004118741
Premier Customers Only	4.27%	£999	£750,000	£0	004118753
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	4.87%	£0	£570,000	£0	004119411
3 Year Fixed					
Fee Saver	5.29%	£0	£570,000	£0	004118722
5 Year Fixed					
Fee Saver	4.79%	£0	£570,000	£0	004119416
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29
10 Year Fixed Rate end date	28.02.36

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	4.58%	£0	£2,000,000	£0	004119423
Standard	4.26%	£999	£2,000,000	£0	004119426
Premier Customers Only	4.23%	£999	£2,000,000	£0	004119434
3 Year Fixed					
Fee Saver	4.63%	£0	£2,000,000	£0	004118800
Standard	4.29%	£999	£2,000,000	£0	004118803
5 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004119429
Standard	4.39%	£999	£2,000,000	£0	004118809
Premier Customers Only	4.36%	£999	£2,000,000	£0	004118815
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004118818
Standard	4.89%	£999	£2,000,000	£0	004118821
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	4.72%	£0	£2,000,000	£0	004119424
Standard	4.38%	£999	£2,000,000	£0	004119427
Premier Customers Only	4.33%	£999	£2,000,000	£0	004119435
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004118801
Standard	4.45%	£999	£2,000,000	£0	004118804
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004119430
Standard	4.48%	£999	£2,000,000	£0	004119432
Premier Customers Only	4.43%	£999	£2,000,000	£0	004119437
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004118819
Standard	4.94%	£999	£2,000,000	£0	004118822
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	30.10.25
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate	4.00%
3 Year Fixed Rate end date	28.02.29
10 Year Fixed Rate end date	28.02.36

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	4.72%	£0	£2,000,000	£0	004119425
Standard	4.38%	£999	£2,000,000	£0	004119428
Premier Customers Only	4.33%	£999	£2,000,000	£0	004119436
3 Year Fixed					
Fee Saver	4.76%	£0	£2,000,000	£0	004118802
Standard	4.45%	£999	£2,000,000	£0	004118805
5 Year Fixed					
Fee Saver	4.62%	£0	£2,000,000	£0	004119431
Standard	4.48%	£999	£2,000,000	£0	004119433
Premier Customers Only	4.43%	£999	£2,000,000	£0	004119438
10 Year Fixed					
Fee Saver	5.09%	£0	£2,000,000	£0	004118820
Standard	4.94%	£999	£2,000,000	£0	004118823
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	30.10.25
Current BTL SVR	7.50%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.39%	£0	£2,000,000	£0	004118671
Fee Saver Premier Customers Only	4.34%	£0		£0	004118687
Standard	3.99%	£1,999		£0	004118675
Standard Premier Customers Only	3.94%	£1,999		£0	004118691
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004119404
Fee Saver Premier Customers Only	4.19%	£0		£0	004119406
Standard	4.03%	£1,999		£0	004119405
Standard Premier Customers Only	3.98%	£1,999		£0	004119407
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	004118672
Fee Saver Premier Customers Only	4.34%	£0		£0	004118688
Standard	4.04%	£1,999		£0	004118676
Standard Premier Customers Only	3.99%	£1,999		£0	004118692
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004118680
Fee Saver Premier Customers Only	4.29%	£0		£0	004118696
Standard	4.13%	£1,999		£0	004118684
Standard Premier Customers Only	4.08%	£1,999		£0	004118700
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	4.54%	£0	£1,000,000	£0	004118673
Fee Saver Premier Customers Only	4.49%	£0		£0	004118689
Standard	4.04%	£1,999		£0	004118677
Standard Premier Customers Only	3.99%	£1,999		£0	004118693
5 Year Fixed					
Fee Saver	4.48%	£0	£1,000,000	£0	004118681
Fee Saver Premier Customers Only	4.43%	£0		£0	004118697
Standard	4.13%	£1,999		£0	004118685
Standard Premier Customers Only	4.08%	£1,999		£0	004118701
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	004118674
Fee Saver Premier Customers Only	5.29%	£0		£0	004118690
Standard	4.99%	£1,999		£0	004118678
Standard Premier Customers Only	4.94%	£1,999		£0	004118694
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004118682
Fee Saver Premier Customers Only	5.14%	£0		£0	004118698
Standard	4.94%	£1,999		£0	004118686
Standard Premier Customers Only	4.89%	£1,999		£0	004118702

Rates Effective From	30.10.25
Current BTLSVR	7.50%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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	4.39%	£0	£2,000,000	£0	004118762
Fee Saver Premier Customers Only	4.34%	£0		£0	004118778
Standard	3.99%	£1,999		£0	004118766
Standard Premier Customers Only	3.94%	£1,999		£0	004118782
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004119419
Fee Saver Premier Customers Only	4.19%	£0		£0	004119421
Standard	4.03%	£1,999		£0	004119420
Standard Premier Customers Only	3.98%	£1,999		£0	004119422
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	004118763
Fee Saver Premier Customers Only	4.34%	£0		£0	004118779
Standard	4.04%	£1,999		£0	004118767
Standard Premier Customers Only	3.99%	£1,999		£0	004118783
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004118771
Fee Saver Premier Customers Only	4.29%	£0		£0	004118787
Standard	4.13%	£1,999		£0	004118775
Standard Premier Customers Only	4.08%	£1,999		£0	004118791
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	4.54%	£0	£1,000,000	£0	004118764
Fee Saver Premier Customers Only	4.49%	£0		£0	004118780
Standard	4.04%	£1,999		£0	004118768
Standard Premier Customers Only	3.99%	£1,999		£0	004118784
5 Year Fixed					
Fee Saver	4.48%	£0	£1,000,000	£0	004118772
Fee Saver Premier Customers Only	4.43%	£0		£0	004118788
Standard	4.13%	£1,999		£0	004118776
Standard Premier Customers Only	4.08%	£1,999		£0	004118792
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	004118765
Fee Saver Premier Customers Only	5.29%	£0		£0	004118781
Standard	4.99%	£1,999		£0	004118769
Standard Premier Customers Only	4.94%	£1,999		£0	004118785
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004118773
Fee Saver Premier Customers Only	5.14%	£0		£0	004118789
Standard	4.94%	£1,999		£0	004118777
Standard Premier Customers Only	4.89%	£1,999		£0	004118793

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

30.10.25
7.50%
28.02.28
28.02.31

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	4.81%	£0	£2,000,000	£0	004119439
Standard	4.39%	£1,999		£0	004119442
5 Year Fixed					
Fee Saver	4.74%	£0	£2,000,000	£0	004118830
Standard	4.49%	£1,999		£0	004119445
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	4.89%	£0	£1,000,000	£0	004119440
Standard	4.49%	£1,999		£0	004119443
5 Year Fixed					
Fee Saver	4.84%	£0	£1,000,000	£0	004118831
Standard	4.57%	£1,999		£0	004119446
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	4.99%	£0	£1,000,000	£0	004119441
Standard	4.54%	£1,999		£0	004118829
5 Year Fixed					
Fee Saver	4.89%	£0	£1,000,000	£0	004119444
Standard	4.64%	£1,999		£0	004118835
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