

HSBC UK Mortgage Rate Sheet

Rates Effective From	03.12.25	Current BTL SVR	7.50%
Current Residential SVR	6.49%	Bank of England Base Rate	4.00%
2 Year Fixed Rate End Date	28.02.28	3 Year Fixed Rate End Date	28.02.29
5 Year Fixed Rate End Date	28.02.31	10 Year Fixed Rate End Date	28.02.36

New Business Mortgage Rate Sheet
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Exisiting 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	03.12.25
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	3.89%	£0	£10,000	£2,000,000	£500	004120991
Standard	3.66%	£999	£10,000	£2,000,000	£750	004120998
High Value Mortgage	3.91%	£1,999	£2,000,000.01	£5,000,000	£0	004120376
Premier Customers Only	3.63%	£999	£10,000	£2,000,000	£750	004121017
5 Year Fixed						
Fee Saver	3.99%	£0	£10,000	£2,000,000	£500	004121004
Standard	3.88%	£999	£10,000	£2,000,000	£750	004121011
High Value Mortgage	4.13%	£1,999	£2,000,000.01	£5,000,000	£0	004120379
Premier Customers Only	3.85%	£999	£10,000	£2,000,000	£750	004121023
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	4.04%	£0	£10,000	£2,000,000	£500	004120992
Standard	3.82%	£999	£10,000	£2,000,000	£750	004120999
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£5,000,000	£0	004120377
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£750	004121018
5 Year Fixed						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£500	004121005
Standard	3.98%	£999	£10,000	£2,000,000	£750	004121012
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	004120380
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£750	004121024
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	03.12.25
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	4.04%	£0	£10,000	£2,000,000	£500	004120993
Standard	3.82%	£999	£10,000	£2,000,000	£750	004121000
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£3,000,000	£0	004120378
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£750	004121019
5 Year Fixed						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£500	004121006
Standard	3.98%	£999	£10,000	£2,000,000	£750	004121013
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£3,000,000	£0	004120381
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£750	004121025
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	4.17%	£0	£10,000	£2,000,000	£500	004120994
Standard	3.96%	£999	£10,000	£2,000,000	£750	004121001
Premier Customers Only	3.91%	£999	£10,000	£2,000,000	£750	004121020
5 Year Fixed						
Fee Saver	4.21%	£0	£10,000	£2,000,000	£500	004121007
Standard	4.12%	£999	£10,000	£2,000,000	£750	004121014
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£750	004121026
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009163



Rates Effective From	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type						
Maximum 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	4.17%	£0	£10,000	£2,000,000	£500	004120995
Standard	3.99%	£999	£10,000	£2,000,000	£750	004121002
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£750	004121021
5 Year Fixed						
Fee Saver	4.21%	£0	£10,000	£2,000,000	£500	004121008
Standard	4.12%	£999	£10,000	£2,000,000	£750	004121015
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£750	004121027
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	4.39%	£0	£10,000	£750,000	£500	004120996
Standard	4.20%	£999	£10,000	£750,000	£750	004121003
Premier Customers Only	4.10%	£999	£10,000	£750,000	£750	004121022
5 Year Fixed						
Fee Saver	4.44%	£0	£10,000	£750,000	£500	004121009
Standard	4.32%	£999	£10,000	£750,000	£750	004121016
Premier Customers Only	4.22%	£999	£10,000	£750,000	£750	004121028
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	4.84%	£0	£10,000	£570,000	£1,000	004120997
5 Year Fixed						
Fee Saver	4.77%	£0	£10,000	£570,000	£1,500	004121010



Rates Effective From	03.12.25	Bank of England Base Rate	4.00%
Current Residential SVR	6.49%		
2 Year Fixed Rate end date	28.02.28		
5 Year Fixed Rate end date	28.02.31		

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 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	3.89%	£0	£2,000,000	£1,000	004121029
Standard	3.66%	£999	£2,000,000	£1,500	004121036
5 Year Fixed					
Fee Saver	3.99%	£0	£2,000,000	£1,000	004121042
Standard	3.88%	£999	£2,000,000	£1,500	004121049
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£500	001009670

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	4.04%	£0	£2,000,000	£1,000	004121030
Standard	3.82%	£999	£2,000,000	£1,500	004121037
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£1,000	004121043
Standard	3.98%	£999	£2,000,000	£1,500	004121050
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009671

Rates Effective From	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 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	4.04%	£0	£2,000,000	£1,000	004121031
Standard	3.82%	£999	£2,000,000	£1,500	004121038
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£1,000	004121044
Standard	3.98%	£999	£2,000,000	£1,500	004121051
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009672

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	4.17%	£0	£2,000,000	£1,000	004121032
Standard	3.96%	£999	£2,000,000	£1,500	004121039
5 Year Fixed					
Fee Saver	4.21%	£0	£2,000,000	£1,000	004121045
Standard	4.12%	£999	£2,000,000	£1,500	004121052
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£500	001009673



Rates Effective From	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 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	4.17%	£0	£2,000,000	£1,000	004121033
Standard	3.99%	£999	£2,000,000	£1,500	004121040
5 Year Fixed					
Fee Saver	4.21%	£0	£2,000,000	£1,000	004121046
Standard	4.12%	£999	£2,000,000	£1,500	004121053
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£500	001009674

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	4.39%	£0	£750,000	£1,000	004121034
Standard	4.20%	£999	£750,000	£1,500	004121041
5 Year Fixed					
Fee Saver	4.44%	£0	£750,000	£1,000	004121047
Standard	4.32%	£999	£750,000	£1,500	004121054
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.69% + BoE Base Rate	£999	£750,000	£500	001009675

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	4.84%	£0	£570,000	£2,000	004121035
5 Year Fixed					
Fee Saver	4.77%	£0	£570,000	£2,000	004121048

Rates Effective From	03.12.25		
Current Residential SVR	6.49%	Bank of England Base Rate	4.00%
2 Year Fixed Rate end date	28.02.28		
5 Year Fixed Rate end date	28.02.31		

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	3.89%	£0	£10,000	£2,000,000	£0	004120406
Standard	3.66%	£999	£10,000	£2,000,000	£0	004120413
High Value Mortgage	3.91%	£1,999	£2,000,000.01	£5,000,000	£0	004120441
Premier Customers Only	3.63%	£999	£10,000	£2,000,000	£0	004120430
5 Year Fixed						
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	004120419
Standard	3.88%	£999	£10,000	£2,000,000	£0	004120425
High Value Mortgage	4.13%	£1,999	£2,000,000.01	£5,000,000	£0	004120444
Premier Customers Only	3.85%	£999	£10,000	£2,000,000	£0	004120436
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	4.04%	£0	£10,000	£2,000,000	£0	004120407
Standard	3.82%	£999	£10,000	£2,000,000	£0	004120414
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£5,000,000	£0	004120442
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£0	004120431
5 Year Fixed						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	004120420
Standard	3.98%	£999	£10,000	£2,000,000	£0	004120426
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	004120445
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	004120437
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

Rates Effective From	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type						
Maximum 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	4.04%	£0	£10,000	£2,000,000	£0	004120408
Standard	3.82%	£999	£10,000	£2,000,000	£0	004120415
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£3,000,000	£0	004120443
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£0	004120432
5 Year Fixed						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	004120421
Standard	3.98%	£999	£10,000	£2,000,000	£0	004120427
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£3,000,000	£0	004120446
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	004120438
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	4.17%	£0	£10,000	£2,000,000	£250	004120409
Standard	3.96%	£999	£10,000	£2,000,000	£250	004120416
Premier Customers Only	3.91%	£999	£10,000	£2,000,000	£0	004120433
5 Year Fixed						
Fee Saver	4.21%	£0	£10,000	£2,000,000	£350	004120422
Standard	4.12%	£999	£10,000	£2,000,000	£350	004120428
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£0	004120439
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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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 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	4.17%	£0	£10,000	£2,000,000	£250	004120410
Standard	3.99%	£999	£10,000	£2,000,000	£250	004120417
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£0	004120434
5 Year Fixed						
Fee Saver	4.21%	£0	£10,000	£2,000,000	£350	004120423
Standard	4.12%	£999	£10,000	£2,000,000	£350	004120429
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£0	004120440
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	4.39%	£0	£10,000	£750,000	£250	004120411
Standard	4.20%	£999	£10,000	£750,000	£250	004120418
Premier Customers Only	4.10%	£999	£10,000	£750,000	£0	004120435
5 Year Fixed						
Fee Saver	4.44%	£0	£10,000	£750,000	£350	004119724
Standard	4.32%	£999	£10,000	£750,000	£350	004119730
Premier Customers Only	4.22%	£999	£10,000	£750,000	£0	004119742
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	4.84%	£0	£10,000	£570,000	£250	004120412
5 Year Fixed						
Fee Saver	4.77%	£0	£10,000	£570,000	£350	004120424



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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	3.89%	£0	£2,000,000	£350	004120447
Standard	3.66%	£999	£2,000,000	£350	004120455
5 Year Fixed					
Fee Saver	3.99%	£0	£2,000,000	£350	004120461
Standard	3.88%	£999	£2,000,000	£350	004120467
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	4.04%	£0	£2,000,000	£350	004120448
Standard	3.82%	£999	£2,000,000	£350	004120456
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£350	004120462
Standard	3.98%	£999	£2,000,000	£350	004120468
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	4.04%	£0	£2,000,000	£350	004120449
Standard	3.82%	£999	£2,000,000	£350	004120457
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£350	004120463
Standard	3.98%	£999	£2,000,000	£350	004120469
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	4.17%	£0	£2,000,000	£600	004120450
Standard	3.96%	£999	£2,000,000	£600	004120458
5 Year Fixed					
Fee Saver	4.21%	£0	£2,000,000	£700	004120464
Standard	4.12%	£999	£2,000,000	£700	004120470
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	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 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	4.17%	£0	£2,000,000	£600	004120451
Standard	3.99%	£999	£2,000,000	£600	004120459
5 Year Fixed					
Fee Saver	4.21%	£0	£2,000,000	£700	004120465
Standard	4.12%	£999	£2,000,000	£700	004120471
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	4.39%	£0	£750,000	£600	004120452
Standard	4.20%	£999	£750,000	£600	004120460
5 Year Fixed					
Fee Saver	4.44%	£0	£750,000	£700	004119787
Standard	4.32%	£999	£750,000	£700	004119794
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	4.84%	£0	£570,000	£600	004120453
5 Year Fixed					
Fee Saver	4.77%	£0	£570,000	£700	004120466

Rates Effective From	03.12.25
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 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	3.99%	£0	£10,000	£2,000,000	£0	Yes	004121055
Standard	3.71%	£999	£10,000	£2,000,000	£0	Yes	004121059
Premier Customers Only	3.68%	£999	£10,000	£2,000,000	£0	Yes	004121075
Fee Saver Cashback	3.99%	£0	£10,000	£2,000,000	£300	No	004121109
Standard Cashback	3.71%	£999	£10,000	£2,000,000	£300	No	004121113
High Value Mortgage	3.96%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121169
5 Year Fixed							
Fee Saver	3.96%	£0	£10,000	£2,000,000	£0	Yes	004121065
Standard	3.80%	£999	£10,000	£2,000,000	£0	Yes	004121071
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£0	Yes	004121081
Fee Saver Cashback	3.96%	£0	£10,000	£2,000,000	£300	No	004121119
Standard Cashback	3.80%	£999	£10,000	£2,000,000	£300	No	004121125
High Value Mortgage	4.05%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121172
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	4.15%	£0	£10,000	£2,000,000	£0	Yes	004121056
Standard	3.81%	£999	£10,000	£2,000,000	£0	Yes	004121060
Premier Customers Only	3.76%	£999	£10,000	£2,000,000	£0	Yes	004121076
Fee Saver Cashback	4.15%	£0	£10,000	£2,000,000	£300	No	004121110
Standard Cashback	3.81%	£999	£10,000	£2,000,000	£300	No	004121114
High Value Mortgage	4.06%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121170
5 Year Fixed							
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	Yes	004121066
Standard	3.95%	£999	£10,000	£2,000,000	£0	Yes	004121072
Premier Customers Only	3.90%	£999	£10,000	£2,000,000	£0	Yes	004121082
Fee Saver Cashback	4.09%	£0	£10,000	£2,000,000	£300	No	004121120
Standard Cashback	3.95%	£999	£10,000	£2,000,000	£300	No	004121126
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121173
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	03.12.25
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 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	4.15%	£0	£10,000	£2,000,000	£0	Yes	004121057
Standard	3.81%	£999	£10,000	£2,000,000	£0	Yes	004121061
Premier Customers Only	3.76%	£999	£10,000	£2,000,000	£0	Yes	004121077
Fee Saver Cashback	4.15%	£0	£10,000	£2,000,000	£300	No	004121111
Standard Cashback	3.81%	£999	£10,000	£2,000,000	£300	No	004121115
High Value Mortgage	4.06%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121171
5 Year Fixed							
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	Yes	004121067
Standard	3.95%	£999	£10,000	£2,000,000	£0	Yes	004121073
Premier Customers Only	3.90%	£999	£10,000	£2,000,000	£0	Yes	004121083
Fee Saver Cashback	4.09%	£0	£10,000	£2,000,000	£300	No	004121121
Standard Cashback	3.95%	£999	£10,000	£2,000,000	£300	No	004121127
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121174
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	4.65%	£0	£10,000	£2,000,000	£0	Yes	004120474
Standard	4.15%	£999	£10,000	£2,000,000	£0	Yes	004121062
Premier Customers Only	4.05%	£999	£10,000	£2,000,000	£0	Yes	004121078
Fee Saver Cashback	4.65%	£0	£10,000	£2,000,000	£300	No	004120525
Standard Cashback	4.15%	£999	£10,000	£2,000,000	£300	No	004121116
5 Year Fixed							
Fee Saver	4.34%	£0	£10,000	£2,000,000	£0	Yes	004121068
Standard	4.16%	£999	£10,000	£2,000,000	£0	Yes	004120491
Premier Customers Only	4.06%	£999	£10,000	£2,000,000	£0	Yes	004120502
Fee Saver Cashback	4.34%	£0	£10,000	£2,000,000	£300	No	004121122
Standard Cashback	4.16%	£999	£10,000	£2,000,000	£300	No	004120542
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	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation							
Maximum 85% LTV - Remortgage Residential Range							
Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed							
Fee Saver	4.65%	£0	£10,000	£2,000,000	£0	Yes	004120475
Standard	4.15%	£999	£10,000	£2,000,000	£0	Yes	004121063
Premier Customers Only	4.05%	£999	£10,000	£2,000,000	£0	Yes	004121079
Fee Saver Cashback	4.65%	£0	£10,000	£2,000,000	£300	No	004120526
Standard Cashback	4.15%	£999	£10,000	£2,000,000	£300	No	004121117
5 Year Fixed							
Fee Saver	4.34%	£0	£10,000	£2,000,000	£0	Yes	004121069
Standard	4.16%	£999	£10,000	£2,000,000	£0	Yes	004120492
Premier Customers Only	4.06%	£999	£10,000	£2,000,000	£0	Yes	004120503
Fee Saver Cashback	4.34%	£0	£10,000	£2,000,000	£300	No	004121123
Standard Cashback	4.16%	£999	£10,000	£2,000,000	£300	No	004120543
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	4.90%	£0	£10,000	£750,000	£0	Yes	004121058
Standard	4.55%	£999	£10,000	£750,000	£0	Yes	004121064
Premier Customers Only	4.45%	£999	£10,000	£750,000	£0	Yes	004121080
Fee Saver Cashback	4.90%	£0	£10,000	£750,000	£300	No	004121112
Standard Cashback	4.55%	£999	£10,000	£750,000	£300	No	004121118
5 Year Fixed							
Fee Saver	4.47%	£0	£10,000	£750,000	£0	Yes	004121070
Standard	4.29%	£999	£10,000	£750,000	£0	Yes	004121074
Premier Customers Only	4.19%	£999	£10,000	£750,000	£0	Yes	004121084
Fee Saver Cashback	4.47%	£0	£10,000	£750,000	£300	No	004121124
Standard Cashback	4.29%	£999	£10,000	£750,000	£300	No	004121128
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	03.12.25
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	3.99%	£0	£2,000,000	£350	Yes	004121129
Standard	3.71%	£999	£2,000,000	£350	Yes	004121133
Fee Saver Cashback	3.99%	£0	£2,000,000	£650	No	004121149
Standard Cashback	3.71%	£999	£2,000,000	£650	No	004121153
5 Year Fixed						
Fee Saver	3.96%	£0	£2,000,000	£350	Yes	004121139
Standard	3.80%	£999	£2,000,000	£350	Yes	004121145
Fee Saver Cashback	3.96%	£0	£2,000,000	£650	No	004121159
Standard Cashback	3.80%	£999	£2,000,000	£650	No	004121165
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	4.15%	£0	£2,000,000	£350	Yes	004121130
Standard	3.81%	£999	£2,000,000	£350	Yes	004121134
Fee Saver Cashback	4.15%	£0	£2,000,000	£650	No	004121150
Standard Cashback	3.81%	£999	£2,000,000	£650	No	004121154
5 Year Fixed						
Fee Saver	4.09%	£0	£2,000,000	£350	Yes	004121140
Standard	3.95%	£999	£2,000,000	£350	Yes	004121146
Fee Saver Cashback	4.09%	£0	£2,000,000	£650	No	004121160
Standard Cashback	3.95%	£999	£2,000,000	£650	No	004121166
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	03.12.25
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	4.15%	£0	£2,000,000	£350	Yes	004121131
Standard	3.81%	£999	£2,000,000	£350	Yes	004121135
Fee Saver Cashback	4.15%	£0	£2,000,000	£650	No	004121151
Standard Cashback	3.81%	£999	£2,000,000	£650	No	004121155
5 Year Fixed						
Fee Saver	4.09%	£0	£2,000,000	£350	Yes	004121141
Standard	3.95%	£999	£2,000,000	£350	Yes	004121147
Fee Saver Cashback	4.09%	£0	£2,000,000	£650	No	004121161
Standard Cashback	3.95%	£999	£2,000,000	£650	No	004121167
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	4.65%	£0	£2,000,000	£350	Yes	004120548
Standard	4.15%	£999	£2,000,000	£350	Yes	004121136
Fee Saver Cashback	4.65%	£0	£2,000,000	£650	No	004120571
Standard Cashback	4.15%	£999	£2,000,000	£650	No	004121156
5 Year Fixed						
Fee Saver	4.34%	£0	£2,000,000	£350	Yes	004121142
Standard	4.16%	£999	£2,000,000	£350	Yes	004120565
Fee Saver Cashback	4.34%	£0	£2,000,000	£650	No	004121162
Standard Cashback	4.16%	£999	£2,000,000	£650	No	004120588
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	03.12.25
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	4.65%	£0	£2,000,000	£350	Yes	004120549
Standard	4.15%	£999	£2,000,000	£350	Yes	004121137
Fee Saver Cashback	4.65%	£0	£2,000,000	£650	No	004120572
Standard Cashback	4.15%	£999	£2,000,000	£650	No	004121157
5 Year Fixed						
Fee Saver	4.34%	£0	£2,000,000	£350	Yes	004121143
Standard	4.16%	£999	£2,000,000	£350	Yes	004120566
Fee Saver Cashback	4.34%	£0	£2,000,000	£650	No	004121163
Standard Cashback	4.16%	£999	£2,000,000	£650	No	004120589
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	4.90%	£0	£750,000	£350	Yes	004121132
Standard	4.55%	£999	£750,000	£350	Yes	004121138
Fee Saver Cashback	4.90%	£0	£750,000	£650	No	004121152
Standard Cashback	4.55%	£999	£750,000	£650	No	004121158
5 Year Fixed						
Fee Saver	4.47%	£0	£750,000	£350	Yes	004121144
Standard	4.29%	£999	£750,000	£350	Yes	004121148
Fee Saver Cashback	4.47%	£0	£750,000	£650	No	004121164
Standard Cashback	4.29%	£999	£750,000	£650	No	004121168
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	03.12.25
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	4.39%	£0	£2,000,000	£0	004121293
Standard	4.11%	£999	£2,000,000	£0	004121296
Premier Customers Only	4.08%	£999	£2,000,000	£0	004121305
3 Year Fixed					
Fee Saver	4.50%	£0	£2,000,000	£0	004121299
Standard	4.19%	£999	£2,000,000	£0	004121302
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004120680
Standard	4.28%	£999	£2,000,000	£0	004120683
Premier Customers Only	4.25%	£999	£2,000,000	£0	004120688
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004120031
Standard	4.79%	£999	£2,000,000	£0	004120034
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	4.55%	£0	£2,000,000	£0	004121294
Standard	4.22%	£999	£2,000,000	£0	004121297
Premier Customers Only	4.17%	£999	£2,000,000	£0	004121306
3 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004121300
Standard	4.33%	£999	£2,000,000	£0	004121303
5 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004120681
Standard	4.38%	£999	£2,000,000	£0	004120684
Premier Customers Only	4.33%	£999	£2,000,000	£0	004120689
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004120032
Standard	4.84%	£999	£2,000,000	£0	004120035
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	03.12.25
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	4.55%	£0	£2,000,000	£0	004121295
Standard	4.22%	£999	£2,000,000	£0	004121298
Premier Customers Only	4.17%	£999	£2,000,000	£0	004121307
3 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004121301
Standard	4.33%	£999	£2,000,000	£0	004121304
5 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004120682
Standard	4.38%	£999	£2,000,000	£0	004120685
Premier Customers Only	4.33%	£999	£2,000,000	£0	004120690
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004120033
Standard	4.84%	£999	£2,000,000	£0	004120036
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	03.12.25
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 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	4.39%	£0	£2,000,000	£0	Yes	004121310
Standard	4.11%	£999	£2,000,000	£0	Yes	004121313
Premier Customers Only	4.08%	£999	£2,000,000	£0	Yes	004121322
3 Year Fixed						
Fee Saver	4.50%	£0	£2,000,000	£0	Yes	004121316
Standard	4.19%	£999	£2,000,000	£0	Yes	004121319
5 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£0	Yes	004120704
Standard	4.28%	£999	£2,000,000	£0	Yes	004120707
Premier Customers Only	4.25%	£999	£2,000,000	£0	Yes	004120712
10 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004120309
Standard	4.79%	£999	£2,000,000	£0	Yes	004120312
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	4.55%	£0	£2,000,000	£0	Yes	004121311
Standard	4.22%	£999	£2,000,000	£0	Yes	004121314
Premier Customers Only	4.17%	£999	£2,000,000	£0	Yes	004121323
3 Year Fixed						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004121317
Standard	4.33%	£999	£2,000,000	£0	Yes	004121320
5 Year Fixed						
Fee Saver	4.52%	£0	£2,000,000	£0	Yes	004120705
Standard	4.38%	£999	£2,000,000	£0	Yes	004120708
Premier Customers Only	4.33%	£999	£2,000,000	£0	Yes	004120713
10 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004120310
Standard	4.84%	£999	£2,000,000	£0	Yes	004120313
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	03.12.25
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 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	4.55%	£0	£2,000,000	£0	Yes	004121312
Standard	4.22%	£999	£2,000,000	£0	Yes	004121315
Premier Customers Only	4.17%	£999	£2,000,000	£0	Yes	004121324
3 Year Fixed						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004121318
Standard	4.33%	£999	£2,000,000	£0	Yes	004121321
5 Year Fixed						
Fee Saver	4.52%	£0	£2,000,000	£0	Yes	004120706
Standard	4.38%	£999	£2,000,000	£0	Yes	004120709
Premier Customers Only	4.33%	£999	£2,000,000	£0	Yes	004120714
10 Year Fixed						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004120311
Standard	4.84%	£999	£2,000,000	£0	Yes	004120314
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	03.12.25		
Current BTL SVR	7.50%	Bank of England Base Rate	4.00%
2 Year Fixed Rate end date	28.02.28		
5 Year Fixed Rate end date	28.02.31		

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	4.32%	£0	£2,000,000	£0	004119743
Fee Saver Premier Customers Only	4.27%	£0		£0	004119755
Standard	3.88%	£1,999		£0	004119746
Standard Premier Customers Only	3.83%	£1,999		£0	004119758
Standard	3.63%	£3,999		£0	004119749
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004119752
Fee Saver Premier Customers Only	4.24%	£0		£0	004119761
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	4.40%	£0	£1,000,000	£0	004119744
Fee Saver Premier Customers Only	4.35%	£0		£0	004119756
Standard	3.99%	£1,999		£0	004119747
Standard Premier Customers Only	3.94%	£1,999		£0	004119759
Standard	3.74%	£3,999		£0	004119750
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£0	004119753
Fee Saver Premier Customers Only	4.29%	£0		£0	004119762
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	4.40%	£0	£1,000,000	£0	004119745
Fee Saver Premier Customers Only	4.35%	£0		£0	004119757
Standard	4.04%	£1,999		£0	004119748
Standard Premier Customers Only	3.99%	£1,999		£0	004119760
Standard	3.79%	£3,999		£0	004119751
5 Year Fixed					
Fee Saver	4.46%	£0	£1,000,000	£0	004119754
Fee Saver Premier Customers Only	4.41%	£0		£0	004119763
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	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 60% LTV - 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	4.32%	£0	£2,000,000	£350	004119795
Standard	3.88%	£1,999		£350	004119798
5 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£350	004119801
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	4.40%	£0	£1,000,000	£350	004119796
Standard	3.99%	£1,999		£350	004119799
5 Year Fixed					
Fee Saver	4.34%	£0	£1,000,000	£350	004119802
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	4.40%	£0	£1,000,000	£350	004119797
Standard	4.04%	£1,999		£350	004119800
5 Year Fixed					
Fee Saver	4.46%	£0	£1,000,000	£350	004119803
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	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 60% LTV - 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	4.29%	£0	£2,000,000	Yes	004120505
Fee Saver Premier Customers Only	4.24%	£0		Yes	004120515
Standard	3.84%	£1,999		Yes	004120508
Standard Premier Customers Only	3.79%	£1,999		Yes	004120518
Standard	3.59%	£3,999		Yes	004120512
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	Yes	004121088
Fee Saver Premier Customers Only	4.14%	£0		Yes	004121101
Standard	3.94%	£1,999		Yes	004121092
Standard Premier Customers Only	3.89%	£1,999		Yes	004121105
Standard	3.69%	£3,999		Yes	004121096
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	4.34%	£0	£1,000,000	Yes	004120506
Fee Saver Premier Customers Only	4.29%	£0		Yes	004120516
Standard	3.89%	£1,999		Yes	004120509
Standard Premier Customers Only	3.84%	£1,999		Yes	004120519
Standard	3.64%	£3,999		Yes	004120513
5 Year Fixed					
Fee Saver	4.30%	£0	£1,000,000	Yes	004121089
Fee Saver Premier Customers Only	4.25%	£0		Yes	004121102
Standard	4.09%	£1,999		Yes	004121093
Standard Premier Customers Only	4.04%	£1,999		Yes	004121106
Standard	3.84%	£3,999		Yes	004121097
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	4.41%	£0	£1,000,000	Yes	004121085
Fee Saver Premier Customers Only	4.36%	£0		Yes	004121099
Standard	3.94%	£1,999		Yes	004121086
Standard Premier Customers Only	3.89%	£1,999		Yes	004121100
Standard	3.69%	£3,999		Yes	004121087
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	Yes	004121090
Fee Saver Premier Customers Only	4.31%	£0		Yes	004121103
Standard	4.09%	£1,999		Yes	004121094
Standard Premier Customers Only	4.04%	£1,999		Yes	004121107
Standard	3.84%	£3,999		Yes	004121098
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	5.29%	£0	£400,000	Yes	004120507
Fee Saver Premier Customers Only	5.24%	£0		Yes	004120517
Standard	4.89%	£1,999		Yes	004120511
Standard Premier Customers Only	4.84%	£1,999		Yes	004120521
5 Year Fixed					
Fee Saver	5.29%	£0	£400,000	Yes	004121091
Fee Saver Premier Customers Only	5.24%	£0		Yes	004121104
Standard	4.94%	£1,999		Yes	004121095
Standard Premier Customers Only	4.89%	£1,999		Yes	004121108



Rates Effective From	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type						
Maximum 60% LTV - 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	4.29%	£0	£2,000,000	£350	Yes	004120596
Standard	3.84%	£1,999		£350	Yes	004120599
5 Year Fixed						
Fee Saver	4.19%	£0	£2,000,000	£350	Yes	004121177
Standard	3.94%	£1,999		£350	Yes	004121181
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	4.34%	£0	£1,000,000	£350	Yes	004120597
Standard	3.89%	£1,999		£350	Yes	004120600
5 Year Fixed						
Fee Saver	4.30%	£0	£1,000,000	£350	Yes	004121178
Standard	4.09%	£1,999		£350	Yes	004121182
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	4.41%	£0	£1,000,000	£350	Yes	004121175
Standard	3.94%	£1,999		£350	Yes	004121176
5 Year Fixed						
Fee Saver	4.36%	£0	£1,000,000	£350	Yes	004121179
Standard	4.09%	£1,999		£350	Yes	004121183
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	5.29%	£0	£1,000,000	£350	Yes	004120598
Standard	4.89%	£1,999		£350	Yes	004120602
5 Year Fixed						
Fee Saver	5.29%	£0	£1,000,000	£350	Yes	004121180
Standard	4.94%	£1,999		£350	Yes	004121184



Rates Effective From	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 60% LTV - 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	4.72%	£0	£2,000,000	£0	004120691
Standard	4.28%	£1,999		£0	004120693
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£0	004120043
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	4.80%	£0	£1,000,000	£0	004120692
Standard	4.39%	£1,999		£0	004120041
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£0	004121309
Standard	4.54%	£1,999		£0	004120046
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	4.81%	£0	£1,000,000	£0	004121308
Standard	4.44%	£1,999		£0	004120694
5 Year Fixed					
Fee Saver	4.86%	£0	£1,000,000	£0	004120045
Standard	4.54%	£1,999		£0	004120047
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	03.12.25
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 - 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	4.72%	£0	£2,000,000	£0	Yes	004120715
Standard	4.28%	£1,999		£0	Yes	004120717
5 Year Fixed						
Fee Saver	4.69%	£0	£2,000,000	£0	Yes	004120321
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	4.80%	£0	£1,000,000	£0	Yes	004120716
Standard	4.39%	£1,999		£0	Yes	004120319
5 Year Fixed						
Fee Saver	4.74%	£0	£1,000,000	£0	Yes	004121326
Standard	4.54%	£1,999		£0	Yes	004120324
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	4.81%	£0	£1,000,000	£0	Yes	004121325
Standard	4.44%	£1,999		£0	Yes	004120718
5 Year Fixed						
Fee Saver	4.86%	£0	£1,000,000	£0	Yes	004120323
Standard	4.54%	£1,999		£0	Yes	004120325
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	03.12.25
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	3.99%	£0	£5,000,000	£0	004121185
Standard	3.71%	£999	£5,000,000	£0	004121187
Premier Customers Only	3.68%	£999	£5,000,000	£0	004121209
3 Year Fixed					
Fee Saver	4.10%	£0	£5,000,000	£0	004121192
Standard	3.79%	£999	£5,000,000	£0	004121197
5 Year Fixed					
Fee Saver	3.96%	£0	£5,000,000	£0	004121202
Standard	3.80%	£999	£5,000,000	£0	004121206
Premier Customers Only	3.77%	£999	£5,000,000	£750	004121214
10 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004119932
Standard	4.39%	£999	£5,000,000	£0	004119936
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	4.15%	£0	£5,000,000	£0	004120604
Standard	3.80%	£999	£5,000,000	£0	004121188
Premier Customers Only	3.75%	£999	£5,000,000	£0	004121210
3 Year Fixed					
Fee Saver	4.19%	£0	£5,000,000	£0	004121193
Standard	3.93%	£999	£5,000,000	£0	004121198
5 Year Fixed					
Fee Saver	4.09%	£0	£5,000,000	£0	004119909
Standard	3.91%	£999	£5,000,000	£0	004120616
Premier Customers Only	3.88%	£999	£5,000,000	£0	004120620
10 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004119933
Standard	4.44%	£999	£5,000,000	£0	004119937
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	03.12.25
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	4.15%	£0	£3,000,000	£0	004120605
Standard	3.80%	£999	£3,000,000	£0	004121189
Premier Customers Only	3.75%	£999	£3,000,000	£0	004121211
3 Year Fixed					
Fee Saver	4.19%	£0	£3,000,000	£0	004121194
Standard	3.93%	£999	£3,000,000	£0	004121199
5 Year Fixed					
Fee Saver	4.09%	£0	£3,000,000	£0	004119910
Standard	3.91%	£999	£3,000,000	£0	004120617
Premier Customers Only	3.88%	£999	£3,000,000	£0	004120621
10 Year Fixed					
Fee Saver	4.59%	£0	£3,000,000	£0	004119934
Standard	4.44%	£999	£3,000,000	£0	004119938
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	4.36%	£0	£2,000,000	£0	004120606
Standard	4.11%	£999	£2,000,000	£0	004120609
Premier Customers Only	4.01%	£999	£2,000,000	£0	004120618
3 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004121195
Standard	4.16%	£999	£2,000,000	£0	004121200
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004121203
Standard	4.05%	£999	£2,000,000	£0	004121207
Premier Customers Only	3.95%	£999	£2,000,000	£0	004121215
10 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004119935
Standard	4.69%	£999	£2,000,000	£0	004119939
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	03.12.25
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	4.48%	£0	£2,000,000	£0	004121186
Standard	4.13%	£999	£2,000,000	£0	004121190
Premier Customers Only	4.03%	£999	£2,000,000	£0	004121212
3 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004121196
Standard	4.16%	£999	£2,000,000	£0	004121201
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004121204
Standard	4.05%	£999	£2,000,000	£0	004121208
Premier Customers Only	3.95%	£999	£2,000,000	£0	004121216
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	4.63%	£0	£750,000	£0	004120608
Standard	4.54%	£999	£750,000	£0	004121191
Premier Customers Only	4.44%	£999	£750,000	£0	004121213
3 Year Fixed					
Fee Saver	4.72%	£0	£750,000	£0	004119904
Standard	4.53%	£999	£750,000	£0	004119907
5 Year Fixed					
Fee Saver	4.46%	£0	£750,000	£0	004121205
Standard	4.29%	£999	£750,000	£0	004119919
Premier Customers Only	4.19%	£999	£750,000	£0	004119931
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	03.12.25
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	3.99%	£0	£5,000,000	£0	004121239
Standard	3.71%	£999	£5,000,000	£0	004121241
Premier Customers Only	3.68%	£999	£5,000,000	£0	004121263
3 Year Fixed					
Fee Saver	4.10%	£0	£5,000,000	£0	004121246
Standard	3.79%	£999	£5,000,000	£0	004121251
5 Year Fixed					
Fee Saver	3.96%	£0	£5,000,000	£0	004121256
Standard	3.80%	£999	£5,000,000	£0	004121260
Premier Customers Only	3.77%	£999	£5,000,000	£750	004121268
10 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004119993
Standard	4.39%	£999	£5,000,000	£0	004119997
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	4.15%	£0	£5,000,000	£0	004120637
Standard	3.80%	£999	£5,000,000	£0	004121242
Premier Customers Only	3.75%	£999	£5,000,000	£0	004121264
3 Year Fixed					
Fee Saver	4.19%	£0	£5,000,000	£0	004121247
Standard	3.93%	£999	£5,000,000	£0	004121252
5 Year Fixed					
Fee Saver	4.09%	£0	£5,000,000	£0	004119970
Standard	3.91%	£999	£5,000,000	£0	004120651
Premier Customers Only	3.88%	£999	£5,000,000	£0	004120655
10 Year Fixed					
Fee Saver	4.59%	£0	£5,000,000	£0	004119994
Standard	4.44%	£999	£5,000,000	£0	004119998
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	03.12.25
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	4.15%	£0	£3,000,000	£0	004120638
Standard	3.80%	£999	£3,000,000	£0	004121243
Premier Customers Only	3.75%	£999	£3,000,000	£0	004121265
3 Year Fixed					
Fee Saver	4.19%	£0	£3,000,000	£0	004121248
Standard	3.93%	£999	£3,000,000	£0	004121253
5 Year Fixed					
Fee Saver	4.09%	£0	£3,000,000	£0	004119971
Standard	3.91%	£999	£3,000,000	£0	004120652
Premier Customers Only	3.88%	£999	£3,000,000	£0	004120656
10 Year Fixed					
Fee Saver	4.59%	£0	£3,000,000	£0	004119995
Standard	4.44%	£999	£3,000,000	£0	004119999
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	4.36%	£0	£2,000,000	£0	004120639
Standard	4.11%	£999	£2,000,000	£0	004120643
Premier Customers Only	4.01%	£999	£3,000,000	£0	004120653
3 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004121249
Standard	4.16%	£999	£2,000,000	£0	004121254
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004121257
Standard	4.05%	£999	£2,000,000	£0	004121261
Premier Customers Only	3.95%	£999	£2,000,000	£0	004121269
10 Year Fixed					
Fee Saver	4.89%	£0	£2,000,000	£0	004119996
Standard	4.69%	£999	£2,000,000	£0	004120000
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	03.12.25
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	4.48%	£0	£2,000,000	£0	004121240
Standard	4.13%	£999	£2,000,000	£0	004121244
Premier Customers Only	4.03%	£999	£2,000,000	£0	004121266
3 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004121250
Standard	4.16%	£999	£2,000,000	£0	004121255
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004121258
Standard	4.05%	£999	£2,000,000	£0	004121262
Premier Customers Only	3.95%	£999	£2,000,000	£0	004121270
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	4.63%	£0	£750,000	£0	004120641
Standard	4.54%	£999	£750,000	£0	004121245
Premier Customers Only	4.44%	£999	£750,000	£0	004121267
3 Year Fixed					
Fee Saver	4.72%	£0	£750,000	£0	004119964
Standard	4.53%	£999	£750,000	£0	004119968
5 Year Fixed					
Fee Saver	4.46%	£0	£750,000	£0	004121259
Standard	4.29%	£999	£750,000	£0	004119980
Premier Customers Only	4.19%	£999	£750,000	£0	004119992
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	4.84%	£0	£570,000	£0	004120642
3 Year Fixed					
Fee Saver	4.99%	£0	£570,000	£0	004119965
5 Year Fixed					
Fee Saver	4.77%	£0	£570,000	£0	004120649
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	03.12.25
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	4.39%	£0	£2,000,000	£0	004121293
Standard	4.11%	£999	£2,000,000	£0	004121296
Premier Customers Only	4.08%	£999	£2,000,000	£0	004121305
3 Year Fixed					
Fee Saver	4.50%	£0	£2,000,000	£0	004121299
Standard	4.19%	£999	£2,000,000	£0	004121302
5 Year Fixed					
Fee Saver	4.39%	£0	£2,000,000	£0	004120680
Standard	4.28%	£999	£2,000,000	£0	004120683
Premier Customers Only	4.25%	£999	£2,000,000	£0	004120688
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004120031
Standard	4.79%	£999	£2,000,000	£0	004120034
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	4.55%	£0	£2,000,000	£0	004121294
Standard	4.22%	£999	£2,000,000	£0	004121297
Premier Customers Only	4.17%	£999	£2,000,000	£0	004121306
3 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004121300
Standard	4.33%	£999	£2,000,000	£0	004121303
5 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004120681
Standard	4.38%	£999	£2,000,000	£0	004120684
Premier Customers Only	4.33%	£999	£2,000,000	£0	004120689
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004120032
Standard	4.84%	£999	£2,000,000	£0	004120035
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	03.12.25
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	4.55%	£0	£2,000,000	£0	004121295
Standard	4.22%	£999	£2,000,000	£0	004121298
Premier Customers Only	4.17%	£999	£2,000,000	£0	004121307
3 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004121301
Standard	4.33%	£999	£2,000,000	£0	004121304
5 Year Fixed					
Fee Saver	4.52%	£0	£2,000,000	£0	004120682
Standard	4.38%	£999	£2,000,000	£0	004120685
Premier Customers Only	4.33%	£999	£2,000,000	£0	004120690
10 Year Fixed					
Fee Saver	4.99%	£0	£2,000,000	£0	004120033
Standard	4.84%	£999	£2,000,000	£0	004120036
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	03.12.25	Bank of England Base Rate	4.00%
Current BTL SVR	7.50%		
2 Year Fixed Rate end date	28.02.28		
5 Year Fixed Rate end date	28.02.31		

Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 60% LTV - Existing Mortgage Customer Borrowing More BTL Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004120622
Fee Saver Premier Customers Only	4.24%	£0		£0	004120629
Standard	3.76%	£1,999		£0	004121218
Standard Premier Customers Only	3.71%	£1,999		£0	004121229
5 Year Fixed					
Fee Saver	4.18%	£0	£2,000,000	£0	004121221
Fee Saver Premier Customers Only	4.13%	£0		£0	004121232
Standard	3.94%	£1,999		£0	004121224
Standard Premier Customers Only	3.89%	£1,999		£0	004121235
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	4.29%	£0	£1,000,000	£0	004120623
Fee Saver Premier Customers Only	4.24%	£0		£0	004120630
Standard	3.85%	£1,999		£0	004121219
Standard Premier Customers Only	3.80%	£1,999		£0	004121230
5 Year Fixed					
Fee Saver	4.18%	£0	£1,000,000	£0	004121222
Fee Saver Premier Customers Only	4.13%	£0		£0	004121233
Standard	4.04%	£1,999		£0	004121225
Standard Premier Customers Only	3.99%	£1,999		£0	004121236
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	4.38%	£0	£1,000,000	£0	004121217
Fee Saver Premier Customers Only	4.33%	£0		£0	004121228
Standard	3.94%	£1,999		£0	004121220
Standard Premier Customers Only	3.89%	£1,999		£0	004121231
5 Year Fixed					
Fee Saver	4.31%	£0	£1,000,000	£0	004121223
Fee Saver Premier Customers Only	4.26%	£0		£0	004121234
Standard	4.09%	£1,999		£0	004121226
Standard Premier Customers Only	4.04%	£1,999		£0	004121237
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	5.29%	£0	£400,000	£0	004120659
Fee Saver Premier Customers Only	5.24%	£0		£0	004120666
Standard	4.89%	£1,999		£0	004120663
Standard Premier Customers Only	4.84%	£1,999		£0	004120670
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004118682
Fee Saver Premier Customers Only	5.14%	£0		£0	004118698
Standard	4.82%	£1,999		£0	004121227
Standard Premier Customers Only	4.77%	£1,999		£0	004121238



Rates Effective From	03.12.25		
Current BTLSVR	7.50%	Bank of England Base Rate	4.00%
2 Year Fixed Rate end date	28.02.28		
5 Year Fixed Rate end date	28.02.31		

Please note that all customers are entitled to a free standard valuation					
Maximum 60% LTV - Existing Customer Switching BTL Range					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
2 Year Fixed					
Fee Saver	4.29%	£0	£2,000,000	£0	004120657
Fee Saver Premier Customers Only	4.24%	£0		£0	004120664
Standard	3.76%	£1,999		£0	004121272
Standard Premier Customers Only	3.71%	£1,999		£0	004121283
5 Year Fixed					
Fee Saver	4.18%	£0	£2,000,000	£0	004121275
Fee Saver Premier Customers Only	4.13%	£0		£0	004121286
Standard	3.94%	£1,999		£0	004121278
Standard Premier Customers Only	3.89%	£1,999		£0	004121289
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	4.29%	£0	£1,000,000	£0	004120658
Fee Saver Premier Customers Only	4.24%	£0		£0	004120665
Standard	3.85%	£1,999		£0	004121273
Standard Premier Customers Only	3.80%	£1,999		£0	004121284
5 Year Fixed					
Fee Saver	4.18%	£0	£1,000,000	£0	004121276
Fee Saver Premier Customers Only	4.13%	£0		£0	004121287
Standard	4.04%	£1,999		£0	004121279
Standard Premier Customers Only	3.99%	£1,999		£0	004121290
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	4.38%	£0	£1,000,000	£0	004121271
Fee Saver Premier Customers Only	4.33%	£0		£0	004121282
Standard	3.94%	£1,999		£0	004121274
Standard Premier Customers Only	3.89%	£1,999		£0	004121285
5 Year Fixed					
Fee Saver	4.31%	£0	£1,000,000	£0	004121277
Fee Saver Premier Customers Only	4.26%	£0		£0	004121288
Standard	4.09%	£1,999		£0	004121280
Standard Premier Customers Only	4.04%	£1,999		£0	004121291
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	5.29%	£0	£400,000	£0	004120624
Fee Saver Premier Customers Only	5.24%	£0		£0	004120631
Standard	4.89%	£1,999		£0	004120628
Standard Premier Customers Only	4.84%	£1,999		£0	004120635
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004118773
Fee Saver Premier Customers Only	5.14%	£0		£0	004118789
Standard	4.82%	£1,999		£0	004121281
Standard Premier Customers Only	4.77%	£1,999		£0	004121292



Rates Effective From	03.12.25
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%
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Please note that all customers are entitled to a free standard valuation A Completion fee of £17 is subject to application type					
Maximum 60% LTV - 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	4.72%	£0	£2,000,000	£0	004120691
Standard	4.28%	£1,999		£0	004120693
5 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£0	004120043
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	4.80%	£0	£1,000,000	£0	004120692
Standard	4.39%	£1,999		£0	004120041
5 Year Fixed					
Fee Saver	4.74%	£0	£1,000,000	£0	004121309
Standard	4.54%	£1,999		£0	004120046
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	4.81%	£0	£1,000,000	£0	004121308
Standard	4.44%	£1,999		£0	004120694
5 Year Fixed					
Fee Saver	4.86%	£0	£1,000,000	£0	004120045
Standard	4.54%	£1,999		£0	004120047
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