

# HSBC UK Mortgage Rate Sheet

Rates Effective From	19.12.25
Current Residential SVR	6.49%
2 Year Fixed Rate End Date	28.02.28
5 Year Fixed Rate End Date	28.02.31

Current BTL SVR	7.50%
Bank of England Base Rate	3.75%
3 Year Fixed Rate End Date	28.02.29
10 Year Fixed Rate End Date	28.02.36

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

Rates Effective From	19.12.25
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

3.75%
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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 - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	3.89%	£0	£10,000	£2,000,000	£500	004121470
Standard	3.66%	£999	£10,000	£2,000,000	£750	004121477
High Value Mortgage	3.91%	£1,999	£2,000,000.01	£5,000,000	£0	004121508
Premier Customers Only	3.63%	£999	£10,000	£2,000,000	£750	004121496
<b>5 Year Fixed</b>						
Fee Saver	3.99%	£0	£10,000	£2,000,000	£500	004121483
Standard	3.88%	£999	£10,000	£2,000,000	£750	004121490
High Value Mortgage	4.13%	£1,999	£2,000,000.01	£5,000,000	£0	004121511
Premier Customers Only	3.85%	£999	£10,000	£2,000,000	£750	004121502
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009676
High Value Mortgage	0.44% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009682

### Maximum 70% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.04%	£0	£10,000	£2,000,000	£500	004121471
Standard	3.82%	£999	£10,000	£2,000,000	£750	004121478
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£5,000,000	£0	004121509
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£750	004121497
<b>5 Year Fixed</b>						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£500	004121484
Standard	3.98%	£999	£10,000	£2,000,000	£750	004121491
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	004121512
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£750	004121503
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009677
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009683

Rates Effective From	19.12.25
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 3.75%

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

### Maximum 75% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.04%	£0	£10,000	£2,000,000	£500	004121472
Standard	3.82%	£999	£10,000	£2,000,000	£750	004121479
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£3,000,000	£0	004121510
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£750	004121498
<b>5 Year Fixed</b>						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£500	004121485
Standard	3.98%	£999	£10,000	£2,000,000	£750	004121492
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£3,000,000	£0	004121513
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£750	004121504
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009678
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009684

### Maximum 80% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.17%	£0	£10,000	£2,000,000	£500	004121473
Standard	3.96%	£999	£10,000	£2,000,000	£750	004121480
Premier Customers Only	3.91%	£999	£10,000	£2,000,000	£750	004121499
<b>5 Year Fixed</b>						
Fee Saver	4.21%	£0	£10,000	£2,000,000	£500	004121486
Standard	4.12%	£999	£10,000	£2,000,000	£750	004121493
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£750	004121505
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009679

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5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate 3.75%

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### Maximum 85% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.17%	£0	£10,000	£2,000,000	£500	004121474
Standard	3.99%	£999	£10,000	£2,000,000	£750	004121481
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£750	004121500
<b>5 Year Fixed</b>						
Fee Saver	4.21%	£0	£10,000	£2,000,000	£500	004121487
Standard	4.12%	£999	£10,000	£2,000,000	£750	004121494
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£750	004121506
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009680

### Maximum 90% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.39%	£0	£10,000	£750,000	£500	004121475
Standard	4.20%	£999	£10,000	£750,000	£750	004121482
Premier Customers Only	4.10%	£999	£10,000	£750,000	£750	004121501
<b>5 Year Fixed</b>						
Fee Saver	4.44%	£0	£10,000	£750,000	£500	004121488
Standard	4.32%	£999	£10,000	£750,000	£750	004121495
Premier Customers Only	4.22%	£999	£10,000	£750,000	£750	004121507
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.69% + BoE Base Rate	£999	£10,000	£750,000	£0	001009681

### Maximum 95% LTV - First Time Buyer Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.84%	£0	£10,000	£570,000	£1,000	004121476
<b>5 Year Fixed</b>						
Fee Saver	4.77%	£0	£10,000	£570,000	£1,500	004121489

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Bank of England Base Rate

3.75%
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**Maximum 60% LTV - First Time Buyer EEH Residential Range**

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	3.89%	£0	£2,000,000	£1,000	004121514
Standard	3.66%	£999	£2,000,000	£1,500	004121521
<b>5 Year Fixed</b>					
Fee Saver	3.99%	£0	£2,000,000	£1,000	004121527
Standard	3.88%	£999	£2,000,000	£1,500	004121534
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£500	001009685

**Maximum 70% LTV - First Time Buyer EEH Residential Range**

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.04%	£0	£2,000,000	£1,000	004121515
Standard	3.82%	£999	£2,000,000	£1,500	004121522
<b>5 Year Fixed</b>					
Fee Saver	4.12%	£0	£2,000,000	£1,000	004121528
Standard	3.98%	£999	£2,000,000	£1,500	004121535
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009686

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Bank of England Base Rate

3.75%

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### Maximum 75% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.04%	£0	£2,000,000	£1,000	004121516
Standard	3.82%	£999	£2,000,000	£1,500	004121523
<b>5 Year Fixed</b>					
Fee Saver	4.12%	£0	£2,000,000	£1,000	004121529
Standard	3.98%	£999	£2,000,000	£1,500	004121536
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009687

### Maximum 80% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.17%	£0	£2,000,000	£1,000	004121517
Standard	3.96%	£999	£2,000,000	£1,500	004121524
<b>5 Year Fixed</b>					
Fee Saver	4.21%	£0	£2,000,000	£1,000	004121530
Standard	4.12%	£999	£2,000,000	£1,500	004121537
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£500	001009688

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Bank of England Base Rate

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### Maximum 85% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.17%	£0	£2,000,000	£1,000	004121518
Standard	3.99%	£999	£2,000,000	£1,500	004121525
<b>5 Year Fixed</b>					
Fee Saver	4.21%	£0	£2,000,000	£1,000	004121531
Standard	4.12%	£999	£2,000,000	£1,500	004121538
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£500	001009689

### Maximum 90% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.39%	£0	£750,000	£1,000	004121519
Standard	4.20%	£999	£750,000	£1,500	004121526
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£750,000	£1,000	004121532
Standard	4.32%	£999	£750,000	£1,500	004121539
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£750,000	£500	001009690

### Maximum 95% LTV - First Time Buyer EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.84%	£0	£570,000	£2,000	004121520
<b>5 Year Fixed</b>					
Fee Saver	4.77%	£0	£570,000	£2,000	004121533

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Bank of England Base Rate

3.75%
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### Maximum 60% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	3.89%	£0	£10,000	£2,000,000	£0	004121540
Standard	3.66%	£999	£10,000	£2,000,000	£0	004121547
High Value Mortgage	3.91%	£1,999	£2,000,000.01	£5,000,000	£0	004121578
Premier Customers Only	3.63%	£999	£10,000	£2,000,000	£0	004121566
<b>5 Year Fixed</b>						
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	004121553
Standard	3.88%	£999	£10,000	£2,000,000	£0	004121560
High Value Mortgage	4.13%	£1,999	£2,000,000.01	£5,000,000	£0	004121581
Premier Customers Only	3.85%	£999	£10,000	£2,000,000	£0	004121572
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.19% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009691
High Value Mortgage	0.44% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009697

### Maximum 70% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.04%	£0	£10,000	£2,000,000	£0	004121541
Standard	3.82%	£999	£10,000	£2,000,000	£0	004121548
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£5,000,000	£0	004121579
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£0	004121567
<b>5 Year Fixed</b>						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	004121554
Standard	3.98%	£999	£10,000	£2,000,000	£0	004121561
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£5,000,000	£0	004121582
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	004121573
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009692
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	001009698

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Bank of England Base Rate

3.75%
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A Completion fee of £17 is subject to application type

### Maximum 75% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.04%	£0	£10,000	£2,000,000	£0	004121542
Standard	3.82%	£999	£10,000	£2,000,000	£0	004121549
High Value Mortgage	4.07%	£1,999	£2,000,000.01	£3,000,000	£0	004121580
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£0	004121568
<b>5 Year Fixed</b>						
Fee Saver	4.12%	£0	£10,000	£2,000,000	£0	004121555
Standard	3.98%	£999	£10,000	£2,000,000	£0	004121562
High Value Mortgage	4.23%	£1,999	£2,000,000.01	£3,000,000	£0	004121583
Premier Customers Only	3.93%	£999	£10,000	£2,000,000	£0	004121574
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009693
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£3,000,000	£0	001009699

### Maximum 80% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.17%	£0	£10,000	£2,000,000	£250	004121543
Standard	3.96%	£999	£10,000	£2,000,000	£250	004121550
Premier Customers Only	3.91%	£999	£10,000	£2,000,000	£0	004121569
<b>5 Year Fixed</b>						
Fee Saver	4.21%	£0	£10,000	£2,000,000	£350	004121556
Standard	4.12%	£999	£10,000	£2,000,000	£350	004121563
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£0	004121575
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.39% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009694

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### Maximum 85% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.17%	£0	£10,000	£2,000,000	£250	004121544
Standard	3.99%	£999	£10,000	£2,000,000	£250	004121551
Premier Customers Only	3.94%	£999	£10,000	£2,000,000	£0	004121570
<b>5 Year Fixed</b>						
Fee Saver	4.21%	£0	£10,000	£2,000,000	£350	004121557
Standard	4.12%	£999	£10,000	£2,000,000	£350	004121564
Premier Customers Only	4.07%	£999	£10,000	£2,000,000	£0	004121576
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	001009695

### Maximum 90% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.39%	£0	£10,000	£750,000	£250	004121545
Standard	4.20%	£999	£10,000	£750,000	£250	004121552
Premier Customers Only	4.10%	£999	£10,000	£750,000	£0	004121571
<b>5 Year Fixed</b>						
Fee Saver	4.44%	£0	£10,000	£750,000	£350	004121558
Standard	4.32%	£999	£10,000	£750,000	£350	004121565
Premier Customers Only	4.22%	£999	£10,000	£750,000	£0	004121577
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.69% + BoE Base Rate	£999	£10,000	£750,000	£0	001009696

### Maximum 95% LTV - Home Mover Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.84%	£0	£10,000	£570,000	£250	004121546
<b>5 Year Fixed</b>						
Fee Saver	4.77%	£0	£10,000	£570,000	£350	004121559

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### Maximum 60% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	3.89%	£0	£2,000,000	£350	004121584
Standard	3.66%	£999	£2,000,000	£350	004121591
<b>5 Year Fixed</b>					
Fee Saver	3.99%	£0	£2,000,000	£350	004121597
Standard	3.88%	£999	£2,000,000	£350	004121604
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.19% + BoE Base Rate	£999	£2,000,000	£350	001009700

### Maximum 70% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.04%	£0	£2,000,000	£350	004121585
Standard	3.82%	£999	£2,000,000	£350	004121592
<b>5 Year Fixed</b>					
Fee Saver	4.12%	£0	£2,000,000	£350	004121598
Standard	3.98%	£999	£2,000,000	£350	004121605
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	001009701



Rates Effective From	19.12.25
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 3.75%

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

### Maximum 75% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.04%	£0	£2,000,000	£350	004121586
Standard	3.82%	£999	£2,000,000	£350	004121593
<b>5 Year Fixed</b>					
Fee Saver	4.12%	£0	£2,000,000	£350	004121599
Standard	3.98%	£999	£2,000,000	£350	004121606
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	001009702

### Maximum 80% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.17%	£0	£2,000,000	£600	004121587
Standard	3.96%	£999	£2,000,000	£600	004121594
<b>5 Year Fixed</b>					
Fee Saver	4.21%	£0	£2,000,000	£700	004121600
Standard	4.12%	£999	£2,000,000	£700	004121607
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£350	001009703

Rates Effective From	19.12.25
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

3.75%

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

### Maximum 85% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.17%	£0	£2,000,000	£600	004121588
Standard	3.99%	£999	£2,000,000	£600	004121595
<b>5 Year Fixed</b>					
Fee Saver	4.21%	£0	£2,000,000	£700	004121601
Standard	4.12%	£999	£2,000,000	£700	004121608
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£350	001009704

### Maximum 90% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.39%	£0	£750,000	£600	004121589
Standard	4.20%	£999	£750,000	£600	004121596
<b>5 Year Fixed</b>					
Fee Saver	4.44%	£0	£750,000	£700	004121602
Standard	4.32%	£999	£750,000	£700	004121609
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£750,000	£350	001009705

### Maximum 95% LTV - Home Mover EEH Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.84%	£0	£570,000	£600	004121590
<b>5 Year Fixed</b>					
Fee Saver	4.77%	£0	£570,000	£700	004121603

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

19.12.25
6.49%
28.02.28
28.02.31

Bank of England Base Rate

3.75%
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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 Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>							
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	Yes	004121610
Standard	3.71%	£999	£10,000	£2,000,000	£0	Yes	004121616
Premier Customers Only	3.68%	£999	£10,000	£2,000,000	£0	Yes	004121634
Fee Saver Cashback	3.99%	£0	£10,000	£2,000,000	£300	No	004121646
Standard Cashback	3.71%	£999	£10,000	£2,000,000	£300	No	004121652
High Value Mortgage	3.96%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121718
<b>5 Year Fixed</b>							
Fee Saver	3.96%	£0	£10,000	£2,000,000	£0	Yes	004121622
Standard	3.80%	£999	£10,000	£2,000,000	£0	Yes	004121628
Premier Customers Only	3.77%	£999	£10,000	£2,000,000	£0	Yes	004121640
Fee Saver Cashback	3.96%	£0	£10,000	£2,000,000	£300	No	004121658
Standard Cashback	3.80%	£999	£10,000	£2,000,000	£300	No	004121664
High Value Mortgage	4.05%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121721
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.24% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009706
High Value Mortgage	0.49% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009718

### Maximum 70% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>							
Fee Saver	4.15%	£0	£10,000	£2,000,000	£0	Yes	004121611
Standard	3.81%	£999	£10,000	£2,000,000	£0	Yes	004121617
Premier Customers Only	3.76%	£999	£10,000	£2,000,000	£0	Yes	004121635
Fee Saver Cashback	4.15%	£0	£10,000	£2,000,000	£300	No	004121647
Standard Cashback	3.81%	£999	£10,000	£2,000,000	£300	No	004121653
High Value Mortgage	4.06%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121719
<b>5 Year Fixed</b>							
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	Yes	004121623
Standard	3.95%	£999	£10,000	£2,000,000	£0	Yes	004121629
Premier Customers Only	3.90%	£999	£10,000	£2,000,000	£0	Yes	004121641
Fee Saver Cashback	4.09%	£0	£10,000	£2,000,000	£300	No	004121659
Standard Cashback	3.95%	£999	£10,000	£2,000,000	£300	No	004121665
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121722
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009707
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009719

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

19.12.25
6.49%
28.02.28
28.02.31

Bank of England Base Rate

3.75%
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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 - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>							
Fee Saver	4.15%	£0	£10,000	£2,000,000	£0	Yes	004121612
Standard	3.81%	£999	£10,000	£2,000,000	£0	Yes	004121618
Premier Customers Only	3.76%	£999	£10,000	£2,000,000	£0	Yes	004121636
Fee Saver Cashback	4.15%	£0	£10,000	£2,000,000	£300	No	004121648
Standard Cashback	3.81%	£999	£10,000	£2,000,000	£300	No	004121654
High Value Mortgage	4.06%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121720
<b>5 Year Fixed</b>							
Fee Saver	4.09%	£0	£10,000	£2,000,000	£0	Yes	004121624
Standard	3.95%	£999	£10,000	£2,000,000	£0	Yes	004121630
Premier Customers Only	3.90%	£999	£10,000	£2,000,000	£0	Yes	004121642
Fee Saver Cashback	4.09%	£0	£10,000	£2,000,000	£300	No	004121660
Standard Cashback	3.95%	£999	£10,000	£2,000,000	£300	No	004121666
High Value Mortgage	4.20%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004121723
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.29% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009708
High Value Mortgage	0.54% + BoE Base Rate	£1,999	£2,000,000.01	£5,000,000	£0	Yes	001009720

### Maximum 80% LTV - Remortgage Residential Range

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>							
Fee Saver	4.65%	£0	£10,000	£2,000,000	£0	Yes	004121613
Standard	4.15%	£999	£10,000	£2,000,000	£0	Yes	004121619
Premier Customers Only	4.05%	£999	£10,000	£2,000,000	£0	Yes	004121637
Fee Saver Cashback	4.65%	£0	£10,000	£2,000,000	£300	No	004121649
Standard Cashback	4.15%	£999	£10,000	£2,000,000	£300	No	004121655
<b>5 Year Fixed</b>							
Fee Saver	4.34%	£0	£10,000	£2,000,000	£0	Yes	004121625
Standard	4.16%	£999	£10,000	£2,000,000	£0	Yes	004121631
Premier Customers Only	4.06%	£999	£10,000	£2,000,000	£0	Yes	004121643
Fee Saver Cashback	4.34%	£0	£10,000	£2,000,000	£300	No	004121661
Standard Cashback	4.16%	£999	£10,000	£2,000,000	£300	No	004121667
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.49% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009709

Rates Effective From	19.12.25
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

3.75%
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Please note that all customers are entitled to a free standard valuation

**Maximum 85% LTV - Remortgage Residential Range**

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>							
Fee Saver	4.65%	£0	£10,000	£2,000,000	£0	Yes	004121614
Standard	4.15%	£999	£10,000	£2,000,000	£0	Yes	004121620
Premier Customers Only	4.05%	£999	£10,000	£2,000,000	£0	Yes	004121638
Fee Saver Cashback	4.65%	£0	£10,000	£2,000,000	£300	No	004121650
Standard Cashback	4.15%	£999	£10,000	£2,000,000	£300	No	004121656
<b>5 Year Fixed</b>							
Fee Saver	4.34%	£0	£10,000	£2,000,000	£0	Yes	004121626
Standard	4.16%	£999	£10,000	£2,000,000	£0	Yes	004121632
Premier Customers Only	4.06%	£999	£10,000	£2,000,000	£0	Yes	004121644
Fee Saver Cashback	4.34%	£0	£10,000	£2,000,000	£300	No	004121662
Standard Cashback	4.16%	£999	£10,000	£2,000,000	£300	No	004121668
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.54% + BoE Base Rate	£999	£10,000	£2,000,000	£0	Yes	001009710

**Maximum 90% LTV - Remortgage Residential Range**

Product	Offer Rate	Booking fee	Minimum Borrowing amount	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>							
Fee Saver	4.90%	£0	£10,000	£750,000	£0	Yes	004121615
Standard	4.55%	£999	£10,000	£750,000	£0	Yes	004121621
Premier Customers Only	4.45%	£999	£10,000	£750,000	£0	Yes	004121639
Fee Saver Cashback	4.90%	£0	£10,000	£750,000	£300	No	004121651
Standard Cashback	4.55%	£999	£10,000	£750,000	£300	No	004121657
<b>5 Year Fixed</b>							
Fee Saver	4.47%	£0	£10,000	£750,000	£0	Yes	004121627
Standard	4.29%	£999	£10,000	£750,000	£0	Yes	004121633
Premier Customers Only	4.19%	£999	£10,000	£750,000	£0	Yes	004121645
Fee Saver Cashback	4.47%	£0	£10,000	£750,000	£300	No	004121663
Standard Cashback	4.29%	£999	£10,000	£750,000	£300	No	004121669
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>							
Standard	0.74% + BoE Base Rate	£999	£10,000	£750,000	£0	Yes	001009711

Rates Effective From	19.12.25
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

3.75%

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

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	3.99%	£0	£2,000,000	£350	Yes	004121670
Standard	3.71%	£999	£2,000,000	£350	Yes	004121676
Fee Saver Cashback	3.99%	£0	£2,000,000	£650	No	004121694
Standard Cashback	3.71%	£999	£2,000,000	£650	No	004121700
<b>5 Year Fixed</b>						
Fee Saver	3.96%	£0	£2,000,000	£350	Yes	004121682
Standard	3.80%	£999	£2,000,000	£350	Yes	004121688
Fee Saver Cashback	3.96%	£0	£2,000,000	£650	No	004121706
Standard Cashback	3.80%	£999	£2,000,000	£650	No	004121712
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.24% + BoE Base Rate	£999	£2,000,000	£350	Yes	001009712

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.15%	£0	£2,000,000	£350	Yes	004121671
Standard	3.81%	£999	£2,000,000	£350	Yes	004121677
Fee Saver Cashback	4.15%	£0	£2,000,000	£650	No	004121695
Standard Cashback	3.81%	£999	£2,000,000	£650	No	004121701
<b>5 Year Fixed</b>						
Fee Saver	4.09%	£0	£2,000,000	£350	Yes	004121683
Standard	3.95%	£999	£2,000,000	£350	Yes	004121689
Fee Saver Cashback	4.09%	£0	£2,000,000	£650	No	004121707
Standard Cashback	3.95%	£999	£2,000,000	£650	No	004121713
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	Yes	001009713

Rates Effective From	19.12.25
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

3.75%

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

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.15%	£0	£2,000,000	£350	Yes	004121672
Standard	3.81%	£999	£2,000,000	£350	Yes	004121678
Fee Saver Cashback	4.15%	£0	£2,000,000	£650	No	004121696
Standard Cashback	3.81%	£999	£2,000,000	£650	No	004121702
<b>5 Year Fixed</b>						
Fee Saver	4.09%	£0	£2,000,000	£350	Yes	004121684
Standard	3.95%	£999	£2,000,000	£350	Yes	004121690
Fee Saver Cashback	4.09%	£0	£2,000,000	£650	No	004121708
Standard Cashback	3.95%	£999	£2,000,000	£650	No	004121714
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	Yes	001009714

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.65%	£0	£2,000,000	£350	Yes	004121673
Standard	4.15%	£999	£2,000,000	£350	Yes	004121679
Fee Saver Cashback	4.65%	£0	£2,000,000	£650	No	004121697
Standard Cashback	4.15%	£999	£2,000,000	£650	No	004121703
<b>5 Year Fixed</b>						
Fee Saver	4.34%	£0	£2,000,000	£350	Yes	004121685
Standard	4.16%	£999	£2,000,000	£350	Yes	004121691
Fee Saver Cashback	4.34%	£0	£2,000,000	£650	No	004121709
Standard Cashback	4.16%	£999	£2,000,000	£650	No	004121715
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.49% + BoE Base Rate	£999	£2,000,000	£350	Yes	001009715

Rates Effective From	19.12.25
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

3.75%

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

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.65%	£0	£2,000,000	£350	Yes	004121674
Standard	4.15%	£999	£2,000,000	£350	Yes	004121680
Fee Saver Cashback	4.65%	£0	£2,000,000	£650	No	004121698
Standard Cashback	4.15%	£999	£2,000,000	£650	No	004121704
<b>5 Year Fixed</b>						
Fee Saver	4.34%	£0	£2,000,000	£350	Yes	004121686
Standard	4.16%	£999	£2,000,000	£350	Yes	004121692
Fee Saver Cashback	4.34%	£0	£2,000,000	£650	No	004121710
Standard Cashback	4.16%	£999	£2,000,000	£650	No	004121716
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.54% + BoE Base Rate	£999	£2,000,000	£350	Yes	001009716

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.90%	£0	£750,000	£350	Yes	004121675
Standard	4.55%	£999	£750,000	£350	Yes	004121681
Fee Saver Cashback	4.90%	£0	£750,000	£650	No	004121699
Standard Cashback	4.55%	£999	£750,000	£650	No	004121705
<b>5 Year Fixed</b>						
Fee Saver	4.47%	£0	£750,000	£350	Yes	004121687
Standard	4.29%	£999	£750,000	£350	Yes	004121693
Fee Saver Cashback	4.47%	£0	£750,000	£650	No	004121711
Standard Cashback	4.29%	£999	£750,000	£650	No	004121717
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.74% + BoE Base Rate	£999	£750,000	£350	Yes	001009717



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	4.50%	£0	£2,000,000	£0	004121299
Standard	4.19%	£999	£2,000,000	£0	004121302
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004120031
Standard	4.79%	£999	£2,000,000	£0	004120034
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	001009339

### Maximum 70% LTV - International Purchase Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	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
<b>3 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£0	004121300
Standard	4.33%	£999	£2,000,000	£0	004121303
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004120032
Standard	4.84%	£999	£2,000,000	£0	004120035
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£0	004121301
Standard	4.33%	£999	£2,000,000	£0	004121304
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004120033
Standard	4.84%	£999	£2,000,000	£0	004120036
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>						
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
<b>3 Year Fixed</b>						
Fee Saver	4.50%	£0	£2,000,000	£0	Yes	004121316
Standard	4.19%	£999	£2,000,000	£0	Yes	004121319
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004120309
Standard	4.79%	£999	£2,000,000	£0	Yes	004120312
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009340

### Maximum 70% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	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
<b>3 Year Fixed</b>						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004121317
Standard	4.33%	£999	£2,000,000	£0	Yes	004121320
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004120310
Standard	4.84%	£999	£2,000,000	£0	Yes	004120313
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009188



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>						
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
<b>3 Year Fixed</b>						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004121318
Standard	4.33%	£999	£2,000,000	£0	Yes	004121321
<b>5 Year Fixed</b>						
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
<b>10 Year Fixed</b>						
Fee Saver	4.99%	£0	£2,000,000	£0	Yes	004120311
Standard	4.84%	£999	£2,000,000	£0	Yes	004120314
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	Yes	001009189

Rates Effective From	19.12.25
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 3.75%

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

### Maximum 60% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.32%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008914
Standard	0.27% + BoE Base Rate	£1,999		£0	001009261

### Maximum 65% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.40%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008915
Standard	0.42% + BoE Base Rate	£1,999		£0	001009262

### Maximum 75% LTV - Purchase BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.40%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008916
Standard	0.69% + BoE Base Rate	£1,999		£0	001009010

### 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	
<b>2 Year Fixed</b>						
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	
<b>5 Year Fixed</b>						
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 **19.12.25**  
 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

**3.75%**

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
<b>2 Year Fixed</b>					
Fee Saver	4.32%	£0	£2,000,000	£350	004119795
Standard	3.88%	£1,999		£350	004119798
<b>5 Year Fixed</b>					
Fee Saver	4.29%	£0	£2,000,000	£350	004119801
Standard	4.09%	£1,999		£350	004118444
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.40%	£0	£1,000,000	£350	004119796
Standard	3.99%	£1,999		£350	004119799
<b>5 Year Fixed</b>					
Fee Saver	4.34%	£0	£1,000,000	£350	004119802
Standard	4.14%	£1,999		£350	004118445
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	4.40%	£0	£1,000,000	£350	004119797
Standard	4.04%	£1,999		£350	004119800
<b>5 Year Fixed</b>					
Fee Saver	4.46%	£0	£1,000,000	£350	004119803
Standard	4.14%	£1,999		£350	004118446
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
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
<b>2 Year Fixed</b>					
Fee Saver	5.39%	£0	£1,000,000	£350	004118434
Standard	4.94%	£1,999		£350	004118439
<b>5 Year Fixed</b>					
Fee Saver	5.19%	£0	£1,000,000	£350	004118443
Standard	4.82%	£1,999		£350	004118447

Rates Effective From	19.12.25
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

3.75%
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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
<b>2 Year Fixed</b>					
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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	Yes	001008925
Standard	0.48% + BoE Base Rate	£1,999		Yes	001009263

### Maximum 65% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.34%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	Yes	001008926
Standard	0.54% + BoE Base Rate	£1,999		Yes	001008929

### Maximum 75% LTV - Remortgage BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.41%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	Yes	001008927
Standard	0.74% + BoE Base Rate	£1,999		Yes	001008930

### 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
<b>2 Year Fixed</b>					
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
<b>5 Year Fixed</b>					
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  
 Current BTLSVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

19.12.25
7.50%
28.02.28
28.02.31

Bank of England Base Rate

3.75%

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
<b>2 Year Fixed</b>						
Fee Saver	4.29%	£0	£2,000,000	£350	Yes	004120596
Standard	3.84%	£1,999		£350	Yes	004120599
<b>5 Year Fixed</b>						
Fee Saver	4.19%	£0	£2,000,000	£350	Yes	004121177
Standard	3.94%	£1,999		£350	Yes	004121181
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	4.34%	£0	£1,000,000	£350	Yes	004120597
Standard	3.89%	£1,999		£350	Yes	004120600
<b>5 Year Fixed</b>						
Fee Saver	4.30%	£0	£1,000,000	£350	Yes	004121178
Standard	4.09%	£1,999		£350	Yes	004121182
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	4.41%	£0	£1,000,000	£350	Yes	004121175
Standard	3.94%	£1,999		£350	Yes	004121176
<b>5 Year Fixed</b>						
Fee Saver	4.36%	£0	£1,000,000	£350	Yes	004121179
Standard	4.09%	£1,999		£350	Yes	004121183
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
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
<b>2 Year Fixed</b>						
Fee Saver	5.29%	£0	£1,000,000	£350	Yes	004120598
Standard	4.89%	£1,999		£350	Yes	004120602
<b>5 Year Fixed</b>						
Fee Saver	5.29%	£0	£1,000,000	£350	Yes	004121180
Standard	4.94%	£1,999		£350	Yes	004121184

Rates Effective From	19.12.25
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

3.75%

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

### Maximum 60% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.72%	£0	£2,000,000	£0	004120691
Standard	4.28%	£1,999		£0	004120693
<b>5 Year Fixed</b>					
Fee Saver	4.69%	£0	£2,000,000	£0	004120043
Standard	4.49%	£1,999		£0	004119445
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	001008949
Standard	0.88% + BoE Base Rate	£1,999		£0	001009274

### Maximum 65% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.80%	£0	£1,000,000	£0	004120692
Standard	4.39%	£1,999		£0	004120041
<b>5 Year Fixed</b>					
Fee Saver	4.74%	£0	£1,000,000	£0	004121309
Standard	4.54%	£1,999		£0	004120046
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	001008950
Standard	0.94% + BoE Base Rate	£1,999		£0	001008953

### Maximum 75% LTV - Purchase International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.81%	£0	£1,000,000	£0	004121308
Standard	4.44%	£1,999		£0	004120694
<b>5 Year Fixed</b>					
Fee Saver	4.86%	£0	£1,000,000	£0	004120045
Standard	4.54%	£1,999		£0	004120047
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954

Rates Effective From	19.12.25
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

3.75%

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

### Maximum 60% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.72%	£0	£2,000,000	£0	Yes	004120715
Standard	4.28%	£1,999		£0	Yes	004120717
<b>5 Year Fixed</b>						
Fee Saver	4.69%	£0	£2,000,000	£0	Yes	004120321
Standard	4.49%	£1,999		£0	Yes	004119469
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	Yes	001009063
Standard	0.88% + BoE Base Rate	£1,999		£0	Yes	001009275

### Maximum 65% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.80%	£0	£1,000,000	£0	Yes	004120716
Standard	4.39%	£1,999		£0	Yes	004120319
<b>5 Year Fixed</b>						
Fee Saver	4.74%	£0	£1,000,000	£0	Yes	004121326
Standard	4.54%	£1,999		£0	Yes	004120324
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009064
Standard	0.94% + BoE Base Rate	£1,999		£0	Yes	001009067

### Maximum 75% LTV - Remortgage International BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
<b>2 Year Fixed</b>						
Fee Saver	4.81%	£0	£1,000,000	£0	Yes	004121325
Standard	4.44%	£1,999		£0	Yes	004120718
<b>5 Year Fixed</b>						
Fee Saver	4.86%	£0	£1,000,000	£0	Yes	004120323
Standard	4.54%	£1,999		£0	Yes	004120325
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>						
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	Yes	001009065
Standard	1.14% + BoE Base Rate	£1,999		£0	Yes	001009068



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
Fee Saver	3.99%	£0	£5,000,000	£0	004121724
Standard	3.71%	£999	£5,000,000	£0	004121730
Premier Customers Only	3.68%	£999	£5,000,000	£0	004121760
<b>3 Year Fixed</b>					
Fee Saver	4.10%	£0	£5,000,000	£0	004121736
Standard	3.79%	£999	£5,000,000	£0	004121742
<b>5 Year Fixed</b>					
Fee Saver	3.96%	£0	£5,000,000	£0	004121748
Standard	3.80%	£999	£5,000,000	£0	004121754
Premier Customers Only	3.77%	£999	£5,000,000	£0	004121766
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£5,000,000	£0	004121772
Standard	4.39%	£999	£5,000,000	£0	004121776
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009721

**Maximum 70% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)**

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.15%	£0	£5,000,000	£0	004121725
Standard	3.80%	£999	£5,000,000	£0	004121731
Premier Customers Only	3.75%	£999	£5,000,000	£0	004121761
<b>3 Year Fixed</b>					
Fee Saver	4.19%	£0	£5,000,000	£0	004121737
Standard	3.93%	£999	£5,000,000	£0	004121743
<b>5 Year Fixed</b>					
Fee Saver	4.09%	£0	£5,000,000	£0	004121749
Standard	3.91%	£999	£5,000,000	£0	004121755
Premier Customers Only	3.88%	£999	£5,000,000	£0	004121767
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£5,000,000	£0	004121773
Standard	4.44%	£999	£5,000,000	£0	004121777
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009722



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
Fee Saver	4.15%	£0	£3,000,000	£0	004121726
Standard	3.80%	£999	£3,000,000	£0	004121732
Premier Customers Only	3.75%	£999	£3,000,000	£0	004121762
<b>3 Year Fixed</b>					
Fee Saver	4.19%	£0	£3,000,000	£0	004121738
Standard	3.93%	£999	£3,000,000	£0	004121744
<b>5 Year Fixed</b>					
Fee Saver	4.09%	£0	£3,000,000	£0	004121750
Standard	3.91%	£999	£3,000,000	£0	004121756
Premier Customers Only	3.88%	£999	£3,000,000	£0	004121768
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£3,000,000	£0	004121774
Standard	4.44%	£999	£3,000,000	£0	004121778
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£3,000,000	£0	001009723

**Maximum 80% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)**

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.36%	£0	£2,000,000	£0	004121727
Standard	4.11%	£999	£2,000,000	£0	004121733
Premier Customers Only	4.01%	£999	£2,000,000	£0	004121763
<b>3 Year Fixed</b>					
Fee Saver	4.34%	£0	£2,000,000	£0	004121739
Standard	4.16%	£999	£2,000,000	£0	004121745
<b>5 Year Fixed</b>					
Fee Saver	4.24%	£0	£2,000,000	£0	004121751
Standard	4.05%	£999	£2,000,000	£0	004121757
Premier Customers Only	3.95%	£999	£2,000,000	£0	004121769
<b>10 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004121775
Standard	4.69%	£999	£2,000,000	£0	004121779
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009724



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
Fee Saver	4.48%	£0	£2,000,000	£0	004121728
Standard	4.13%	£999	£2,000,000	£0	004121734
Premier Customers Only	4.03%	£999	£2,000,000	£0	004121764
<b>3 Year Fixed</b>					
Fee Saver	4.34%	£0	£2,000,000	£0	004121740
Standard	4.16%	£999	£2,000,000	£0	004121746
<b>5 Year Fixed</b>					
Fee Saver	4.24%	£0	£2,000,000	£0	004121752
Standard	4.05%	£999	£2,000,000	£0	004121758
Premier Customers Only	3.95%	£999	£2,000,000	£0	004121770
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001009725

**Maximum 90% LTV - Existing Customer Borrowing More Residential Range (Not to be used for Porting applications see Home Mover rates)**

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.63%	£0	£750,000	£0	004121729
Standard	4.54%	£999	£750,000	£0	004121735
Premier Customers Only	4.44%	£999	£750,000	£0	004121765
<b>3 Year Fixed</b>					
Fee Saver	4.72%	£0	£750,000	£0	004121741
Standard	4.53%	£999	£750,000	£0	004121747
<b>5 Year Fixed</b>					
Fee Saver	4.46%	£0	£750,000	£0	004121753
Standard	4.29%	£999	£750,000	£0	004121759
Premier Customers Only	4.19%	£999	£750,000	£0	004121771
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009726



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
Fee Saver	3.99%	£0	£5,000,000	£0	004121780
Standard	3.71%	£999	£5,000,000	£0	004121787
Premier Customers Only	3.68%	£999	£5,000,000	0	004121819
<b>3 Year Fixed</b>					
Fee Saver	4.10%	£0	£5,000,000	£0	004121793
Standard	3.79%	£999	£5,000,000	£0	004121800
<b>5 Year Fixed</b>					
Fee Saver	3.96%	£0	£5,000,000	£0	004121806
Standard	3.80%	£999	£5,000,000	£0	004121813
Premier Customers Only	3.77%	£999	£5,000,000	£0	004121825
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£5,000,000	£0	004121831
Standard	4.39%	£999	£5,000,000	£0	004121835
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.14% + BoE Base Rate	£999	£5,000,000	£0	001009727
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009733

### Maximum 70% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.15%	£0	£5,000,000	£0	004121781
Standard	3.80%	£999	£5,000,000	£0	004121788
Premier Customers Only	3.75%	£999	£5,000,000	£0	004121820
<b>3 Year Fixed</b>					
Fee Saver	4.19%	£0	£5,000,000	£0	004121794
Standard	3.93%	£999	£5,000,000	£0	004121801
<b>5 Year Fixed</b>					
Fee Saver	4.09%	£0	£5,000,000	£0	004121807
Standard	3.91%	£999	£5,000,000	£0	004121814
Premier Customers Only	3.88%	£999	£5,000,000	£0	004121826
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£5,000,000	£0	004121832
Standard	4.44%	£999	£5,000,000	£0	004121836
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009728
Fee Saver	0.84% + BoE Base Rate	£0	£5,000,000	£0	001009734



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
Fee Saver	4.15%	£0	£3,000,000	£0	004121782
Standard	3.80%	£999	£3,000,000	£0	004121789
Premier Customers Only	3.75%	£999	£3,000,000	£0	004121821
<b>3 Year Fixed</b>					
Fee Saver	4.19%	£0	£3,000,000	£0	004121795
Standard	3.93%	£999	£3,000,000	£0	004121802
<b>5 Year Fixed</b>					
Fee Saver	4.09%	£0	£3,000,000	£0	004121808
Standard	3.91%	£999	£3,000,000	£0	004121815
Premier Customers Only	3.88%	£999	£3,000,000	£0	004121827
<b>10 Year Fixed</b>					
Fee Saver	4.59%	£0	£3,000,000	£0	004121833
Standard	4.44%	£999	£3,000,000	£0	004121837
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.24% + BoE Base Rate	£999	£3,000,000	£0	001009729
Fee Saver	0.84% + BoE Base Rate	£0	£3,000,000	£0	001009735

### Maximum 80% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.36%	£0	£2,000,000	£0	004121783
Standard	4.11%	£999	£2,000,000	£0	004121790
Premier Customers Only	4.01%	£999	£3,000,000	£0	004121822
<b>3 Year Fixed</b>					
Fee Saver	4.34%	£0	£2,000,000	£0	004121796
Standard	4.16%	£999	£2,000,000	£0	004121803
<b>5 Year Fixed</b>					
Fee Saver	4.24%	£0	£2,000,000	£0	004121809
Standard	4.05%	£999	£2,000,000	£0	004121816
Premier Customers Only	3.95%	£999	£2,000,000	£0	004121828
<b>10 Year Fixed</b>					
Fee Saver	4.89%	£0	£2,000,000	£0	004121834
Standard	4.69%	£999	£2,000,000	£0	004121838
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009730
Fee Saver	1.04% + BoE Base Rate	£0	£2,000,000	£0	001009736



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
Fee Saver	4.48%	£0	£2,000,000	£0	004121784
Standard	4.13%	£999	£2,000,000	£0	004121791
Premier Customers Only	4.03%	£999	£2,000,000	£0	004121823
<b>3 Year Fixed</b>					
Fee Saver	4.34%	£0	£2,000,000	£0	004121797
Standard	4.16%	£999	£2,000,000	£0	004121804
<b>5 Year Fixed</b>					
Fee Saver	4.24%	£0	£2,000,000	£0	004121810
Standard	4.05%	£999	£2,000,000	£0	004121817
Premier Customers Only	3.95%	£999	£2,000,000	£0	004121829
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£2,000,000	£0	001009731
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001009737

### Maximum 90% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.63%	£0	£750,000	£0	004121785
Standard	4.54%	£999	£750,000	£0	004121792
Premier Customers Only	4.44%	£999	£750,000	£0	004121824
<b>3 Year Fixed</b>					
Fee Saver	4.72%	£0	£750,000	£0	004121798
Standard	4.53%	£999	£750,000	£0	004121805
<b>5 Year Fixed</b>					
Fee Saver	4.46%	£0	£750,000	£0	004121811
Standard	4.29%	£999	£750,000	£0	004121818
Premier Customers Only	4.19%	£999	£750,000	£0	004121830
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009732
Fee Saver	1.09% + BoE Base Rate	£0	£750,000	£0	001009738

### Maximum 95% LTV - Existing Customer Switching Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.84%	£0	£570,000	£0	004121786
<b>3 Year Fixed</b>					
Fee Saver	4.99%	£0	£570,000	£0	004121799
<b>5 Year Fixed</b>					
Fee Saver	4.77%	£0	£570,000	£0	004121812
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.24% + BoE Base Rate	£0	£570,000	£0	001009739



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	4.50%	£0	£2,000,000	£0	004121299
Standard	4.19%	£999	£2,000,000	£0	004121302
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004120031
Standard	4.79%	£999	£2,000,000	£0	004120034
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.64% + BoE Base Rate	£999	£2,000,000	£0	001009339

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	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
<b>3 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£0	004121300
Standard	4.33%	£999	£2,000,000	£0	004121303
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004120032
Standard	4.84%	£999	£2,000,000	£0	004120035
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009185



Rates Effective From	19.12.25
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	3.75%
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
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£0	004121301
Standard	4.33%	£999	£2,000,000	£0	004121304
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.99%	£0	£2,000,000	£0	004120033
Standard	4.84%	£999	£2,000,000	£0	004120036
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Standard	0.69% + BoE Base Rate	£999	£2,000,000	£0	001009186

Rates Effective From	19.12.25
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 3.75%

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

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.29%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008578
Standard	0.27% + BoE Base Rate	£1,999		£0	001009264

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.29%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008579
Standard	0.42% + BoE Base Rate	£1,999		£0	001009265

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.38%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008580
Standard	0.64% + BoE Base Rate	£1,999		£0	001008727

### 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
<b>2 Year Fixed</b>					
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
<b>5 Year Fixed</b>					
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	19.12.25
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**

<b>3.75%</b>
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Please note that all customers are entitled to a free standard valuation

### Maximum 60% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.29%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£2,000,000	£0	001008584
Standard	0.27% + BoE Base Rate	£1,999		£0	001009272

### Maximum 65% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.29%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.09% + BoE Base Rate	£0	£1,000,000	£0	001008585
Standard	0.42% + BoE Base Rate	£1,999		£0	001009273

## Maximum 75% LTV - Existing Customer Switching BTL Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.38%	£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
<b>5 Year Fixed</b>					
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
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.19% + BoE Base Rate	£0	£1,000,000	£0	001008586
Standard	0.64% + BoE Base Rate	£1,999		£0	001008742

## 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
<b>2 Year Fixed</b>					
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
<b>5 Year Fixed</b>					
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	19.12.25
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**

3.75%
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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
<b>2 Year Fixed</b>					
Fee Saver	4.72%	£0	£2,000,000	£0	004120691
Standard	4.28%	£1,999		£0	004120693
<b>5 Year Fixed</b>					
Fee Saver	4.69%	£0	£2,000,000	£0	004120043
Standard	4.49%	£1,999		£0	004119445
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.49% + BoE Base Rate	£0	£2,000,000	£0	001008949
Standard	0.88% + BoE Base Rate	£1,999		£0	001009274

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.80%	£0	£1,000,000	£0	004120692
Standard	4.39%	£1,999		£0	004120041
<b>5 Year Fixed</b>					
Fee Saver	4.74%	£0	£1,000,000	£0	004121309
Standard	4.54%	£1,999		£0	004120046
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.49% + BoE Base Rate	£0	£1,000,000	£0	001008950
Standard	0.94% + BoE Base Rate	£1,999		£0	001008953

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

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.81%	£0	£1,000,000	£0	004121308
Standard	4.44%	£1,999		£0	004120694
<b>5 Year Fixed</b>					
Fee Saver	4.86%	£0	£1,000,000	£0	004120045
Standard	4.54%	£1,999		£0	004120047
<b>2 Year Tracker (Rates are exclusive of the BoE Base Rate)</b>					
Fee Saver	1.59% + BoE Base Rate	£0	£1,000,000	£0	001008951
Standard	1.14% + BoE Base Rate	£1,999		£0	001008954