

# HSBC UK Mortgage Rate Sheet

Rates Effective From	05.01.26	Current BTL SVR	7.50%
Current Residential SVR	6.49%	Bank of England Base Rate	3.75%
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
<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	05.01.26
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 - 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	3.84%	£1,999	£2,000,000.01	£5,000,000	£0	004121903
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	4.04%	£1,999	£2,000,000.01	£5,000,000	£0	004121906
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	3.91%	£1,999	£2,000,000.01	£5,000,000	£0	004121904
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	4.10%	£1,999	£2,000,000.01	£5,000,000	£0	004121907
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	05.01.26
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	3.91%	£1,999	£2,000,000.01	£3,000,000	£0	004121905
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	4.10%	£1,999	£2,000,000.01	£3,000,000	£0	004121908
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	4.12%	£0	£10,000	£2,000,000	£500	004121885
Standard	3.91%	£999	£10,000	£2,000,000	£750	004121889
Premier Customers Only	3.86%	£999	£10,000	£2,000,000	£750	004121899
<b>5 Year Fixed</b>						
Fee Saver	4.16%	£0	£10,000	£2,000,000	£500	004121892
Standard	4.07%	£999	£10,000	£2,000,000	£750	004121896
Premier Customers Only	4.02%	£999	£10,000	£2,000,000	£750	004121901
<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

Rates Effective From	05.01.26
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 - 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	4.12%	£0	£10,000	£2,000,000	£500	004121886
Standard	3.91%	£999	£10,000	£2,000,000	£750	004121890
Premier Customers Only	3.86%	£999	£10,000	£2,000,000	£750	004121900
<b>5 Year Fixed</b>						
Fee Saver	4.16%	£0	£10,000	£2,000,000	£500	004121893
Standard	4.07%	£999	£10,000	£2,000,000	£750	004121897
Premier Customers Only	4.02%	£999	£10,000	£2,000,000	£750	004121902
<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	4.34%	£0	£10,000	£750,000	£500	004121887
Standard	4.15%	£999	£10,000	£750,000	£750	004121891
Premier Customers Only	4.10%	£999	£10,000	£750,000	£750	004121501
<b>5 Year Fixed</b>						
Fee Saver	4.39%	£0	£10,000	£750,000	£500	004121894
Standard	4.27%	£999	£10,000	£750,000	£750	004121898
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	4.79%	£0	£10,000	£570,000	£1,000	004121888
<b>5 Year Fixed</b>						
Fee Saver	4.72%	£0	£10,000	£570,000	£1,500	004121895

Rates Effective From	05.01.26	Bank of England Base Rate	3.75%
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	004121514
Standard	3.66%	£999	£2,000,000	£1,500	004121521
5 Year Fixed					
Fee Saver	3.99%	£0	£2,000,000	£1,000	004121527
Standard	3.88%	£999	£2,000,000	£1,500	004121534
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.04%	£0	£2,000,000	£1,000	004121515
Standard	3.82%	£999	£2,000,000	£1,500	004121522
5 Year Fixed					
Fee Saver	4.12%	£0	£2,000,000	£1,000	004121528
Standard	3.98%	£999	£2,000,000	£1,500	004121535
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£500	001009686

Rates Effective From	05.01.26
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					
<b>Maximum 75% LTV - First Time Buyer EEH Residential Range</b>					
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

<b>Maximum 80% LTV - First Time Buyer EEH Residential Range</b>					
Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Contract ID
<b>2 Year Fixed</b>					
Fee Saver	4.12%	£0	£2,000,000	£1,000	004121909
Standard	3.91%	£999	£2,000,000	£1,500	004121913
<b>5 Year Fixed</b>					
Fee Saver	4.16%	£0	£2,000,000	£1,000	004121916
Standard	4.07%	£999	£2,000,000	£1,500	004121920
<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	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 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	4.12%	£0	£2,000,000	£1,000	004121910
Standard	3.91%	£999	£2,000,000	£1,500	004121914
5 Year Fixed					
Fee Saver	4.16%	£0	£2,000,000	£1,000	004121917
Standard	4.07%	£999	£2,000,000	£1,500	004121921
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.34%	£0	£750,000	£1,000	004121911
Standard	4.15%	£999	£750,000	£1,500	004121915
5 Year Fixed					
Fee Saver	4.39%	£0	£750,000	£1,000	004121918
Standard	4.27%	£999	£750,000	£1,500	004121922
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.79%	£0	£570,000	£2,000	004121912
5 Year Fixed					
Fee Saver	4.72%	£0	£570,000	£2,000	004121919





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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 - 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	3.80%	£0	£10,000	£2,000,000	£0	004121923
Standard	3.59%	£999	£10,000	£2,000,000	£0	004121930
High Value Mortgage	3.84%	£1,999	£2,000,000.01	£5,000,000	£0	004122001
Premier Customers Only	3.56%	£999	£10,000	£2,000,000	£0	004121949
5 Year Fixed						
Fee Saver	3.90%	£0	£10,000	£2,000,000	£0	004121936
Standard	3.79%	£999	£10,000	£2,000,000	£0	004121943
High Value Mortgage	4.04%	£1,999	£2,000,000.01	£5,000,000	£0	004122004
Premier Customers Only	3.76%	£999	£10,000	£2,000,000	£0	004121955
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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
2 Year Fixed						
Fee Saver	3.89%	£0	£10,000	£2,000,000	£0	004121924
Standard	3.66%	£999	£10,000	£2,000,000	£0	004121931
High Value Mortgage	3.91%	£1,999	£2,000,000.01	£5,000,000	£0	004122002
Premier Customers Only	3.63%	£999	£10,000	£2,000,000	£0	004121950
5 Year Fixed						
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	004121937
Standard	3.85%	£999	£10,000	£2,000,000	£0	004121944
High Value Mortgage	4.10%	£1,999	£2,000,000.01	£5,000,000	£0	004122005
Premier Customers Only	3.82%	£999	£10,000	£2,000,000	£0	004121956
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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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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 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	3.89%	£0	£10,000	£2,000,000	£0	004121925
Standard	3.66%	£999	£10,000	£2,000,000	£0	004121932
High Value Mortgage	3.91%	£1,999	£2,000,000.01	£3,000,000	£0	004122003
Premier Customers Only	3.63%	£999	£10,000	£2,000,000	£0	004121951
5 Year Fixed						
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	004121938
Standard	3.85%	£999	£10,000	£2,000,000	£0	004121945
High Value Mortgage	4.10%	£1,999	£2,000,000.01	£3,000,000	£0	004122006
Premier Customers Only	3.82%	£999	£10,000	£2,000,000	£0	004121957
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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
2 Year Fixed						
Fee Saver	4.01%	£0	£10,000	£2,000,000	£250	004121926
Standard	3.81%	£999	£10,000	£2,000,000	£250	004121933
Premier Customers Only	3.78%	£999	£10,000	£2,000,000	£0	004121952
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	£350	004121939
Standard	4.00%	£999	£10,000	£2,000,000	£350	004121946
Premier Customers Only	3.97%	£999	£10,000	£2,000,000	£0	004121959
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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
2 Year Fixed						
Fee Saver	4.01%	£0	£10,000	£2,000,000	£250	004121927
Standard	3.81%	£999	£10,000	£2,000,000	£250	004121934
Premier Customers Only	3.78%	£999	£10,000	£2,000,000	£0	004121953
5 Year Fixed						
Fee Saver	4.09%	£0	£10,000	£2,000,000	£350	004121940
Standard	4.00%	£999	£10,000	£2,000,000	£350	004121947
Premier Customers Only	3.97%	£999	£10,000	£2,000,000	£0	004121960
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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
2 Year Fixed						
Fee Saver	4.24%	£0	£10,000	£750,000	£250	004121928
Standard	4.02%	£999	£10,000	£750,000	£250	004121935
Premier Customers Only	3.99%	£999	£10,000	£750,000	£0	004121954
5 Year Fixed						
Fee Saver	4.30%	£0	£10,000	£750,000	£350	004121941
Standard	4.19%	£999	£10,000	£750,000	£350	004121948
Premier Customers Only	4.16%	£999	£10,000	£750,000	£0	004121961
2 Year Tracker (Rates are exclusive of the BoE Base Rate)						
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
2 Year Fixed						
Fee Saver	4.71%	£0	£10,000	£570,000	£250	004121929
5 Year Fixed						
Fee Saver	4.67%	£0	£10,000	£570,000	£350	004121942

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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 - 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	3.80%	£0	£2,000,000	£350	004122007
Standard	3.59%	£999	£2,000,000	£350	004122014
5 Year Fixed					
Fee Saver	3.90%	£0	£2,000,000	£350	004122020
Standard	3.79%	£999	£2,000,000	£350	004122027
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	3.89%	£0	£2,000,000	£350	004122008
Standard	3.66%	£999	£2,000,000	£350	004122015
5 Year Fixed					
Fee Saver	3.99%	£0	£2,000,000	£350	004122021
Standard	3.85%	£999	£2,000,000	£350	004122028
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.29% + BoE Base Rate	£999	£2,000,000	£350	001009701



Rates Effective From	05.01.26
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 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	3.89%	£0	£2,000,000	£350	004122009
Standard	3.66%	£999	£2,000,000	£350	004122016
5 Year Fixed					
Fee Saver	3.99%	£0	£2,000,000	£350	004122022
Standard	3.85%	£999	£2,000,000	£350	004122029
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.01%	£0	£2,000,000	£600	004122010
Standard	3.81%	£999	£2,000,000	£600	004122017
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£700	004122023
Standard	4.00%	£999	£2,000,000	£700	004122030
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£350	001009703



Rates Effective From	05.01.26
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 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	4.01%	£0	£2,000,000	£600	004122011
Standard	3.81%	£999	£2,000,000	£600	004122018
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£700	004122024
Standard	4.00%	£999	£2,000,000	£700	004122031
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.24%	£0	£750,000	£600	004122012
Standard	4.02%	£999	£750,000	£600	004122019
5 Year Fixed					
Fee Saver	4.30%	£0	£750,000	£700	004122025
Standard	4.19%	£999	£750,000	£700	004122032
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.71%	£0	£570,000	£600	004122013
5 Year Fixed					
Fee Saver	4.67%	£0	£570,000	£700	004122026

Rates Effective From	05.01.26
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 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	3.69%	£999	£10,000	£2,000,000	£0	Yes	004122053
Premier Customers Only	3.66%	£999	£10,000	£2,000,000	£0	Yes	004122066
Fee Saver Cashback	3.99%	£0	£10,000	£2,000,000	£300	No	004121646
Standard Cashback	3.69%	£999	£10,000	£2,000,000	£300	No	004122117
High Value Mortgage	3.94%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004122170
<b>5 Year Fixed</b>							
Fee Saver	3.93%	£0	£10,000	£2,000,000	£0	Yes	004122056
Standard	3.78%	£999	£10,000	£2,000,000	£0	Yes	004122062
Premier Customers Only	3.75%	£999	£10,000	£2,000,000	£0	Yes	004122069
Fee Saver Cashback	3.93%	£0	£10,000	£2,000,000	£300	No	004122120
Standard Cashback	3.78%	£999	£10,000	£2,000,000	£300	No	004122126
High Value Mortgage	4.03%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004122173
<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	4.08%	£0	£10,000	£2,000,000	£0	Yes	004122049
Standard	3.78%	£999	£10,000	£2,000,000	£0	Yes	004122054
Premier Customers Only	3.75%	£999	£10,000	£2,000,000	£0	Yes	004122067
Fee Saver Cashback	4.08%	£0	£10,000	£2,000,000	£300	No	004122113
Standard Cashback	3.78%	£999	£10,000	£2,000,000	£300	No	004122118
High Value Mortgage	4.03%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004122171
<b>5 Year Fixed</b>							
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	Yes	004122057
Standard	3.84%	£999	£10,000	£2,000,000	£0	Yes	004122063
Premier Customers Only	3.81%	£999	£10,000	£2,000,000	£0	Yes	004122070
Fee Saver Cashback	3.99%	£0	£10,000	£2,000,000	£300	No	004122121
Standard Cashback	3.84%	£999	£10,000	£2,000,000	£300	No	004122127
High Value Mortgage	4.09%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004122174
<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	05.01.26
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 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	4.08%	£0	£10,000	£2,000,000	£0	Yes	004122050
Standard	3.78%	£999	£10,000	£2,000,000	£0	Yes	004122055
Premier Customers Only	3.75%	£999	£10,000	£2,000,000	£0	Yes	004122068
Fee Saver Cashback	4.08%	£0	£10,000	£2,000,000	£300	No	004122114
Standard Cashback	3.78%	£999	£10,000	£2,000,000	£300	No	004122119
High Value Mortgage	4.03%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004122172
5 Year Fixed							
Fee Saver	3.99%	£0	£10,000	£2,000,000	£0	Yes	004122058
Standard	3.84%	£999	£10,000	£2,000,000	£0	Yes	004122064
Premier Customers Only	3.81%	£999	£10,000	£2,000,000	£0	Yes	004122071
Fee Saver Cashback	3.99%	£0	£10,000	£2,000,000	£300	No	004122122
Standard Cashback	3.84%	£999	£10,000	£2,000,000	£300	No	004122128
High Value Mortgage	4.09%	£1,999	£2,000,000.01	£5,000,000	£0	Yes	004122175
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	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
2 Year Fixed							
Fee Saver	4.55%	£0	£10,000	£2,000,000	£0	Yes	004122051
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	4.55%	£0	£10,000	£2,000,000	£300	No	004122115
Standard Cashback	4.15%	£999	£10,000	£2,000,000	£300	No	004121655
5 Year Fixed							
Fee Saver	4.24%	£0	£10,000	£2,000,000	£0	Yes	004122059
Standard	4.09%	£999	£10,000	£2,000,000	£0	Yes	004122065
Premier Customers Only	3.99%	£999	£10,000	£2,000,000	£0	Yes	004122072
Fee Saver Cashback	4.24%	£0	£10,000	£2,000,000	£300	No	004122123
Standard Cashback	4.09%	£999	£10,000	£2,000,000	£300	No	004122129
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	001009709



Rates Effective From	05.01.26
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

### 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	4.55%	£0	£10,000	£2,000,000	£0	Yes	004122052
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	4.55%	£0	£10,000	£2,000,000	£300	No	004122116
Standard Cashback	4.15%	£999	£10,000	£2,000,000	£300	No	004121656
<b>5 Year Fixed</b>							
Fee Saver	4.24%	£0	£10,000	£2,000,000	£0	Yes	004122060
Standard	4.09%	£999	£10,000	£2,000,000	£0	Yes	004121958
Premier Customers Only	3.99%	£999	£10,000	£2,000,000	£0	Yes	004122073
Fee Saver Cashback	4.24%	£0	£10,000	£2,000,000	£300	No	004122124
Standard Cashback	4.09%	£999	£10,000	£2,000,000	£300	No	004122130
<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	4.44%	£0	£10,000	£750,000	£0	Yes	004122061
Standard	4.24%	£999	£10,000	£750,000	£0	Yes	004121976
Premier Customers Only	4.14%	£999	£10,000	£750,000	£0	Yes	004122074
Fee Saver Cashback	4.44%	£0	£10,000	£750,000	£300	No	004122125
Standard Cashback	4.24%	£999	£10,000	£750,000	£300	No	004122131
<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	05.01.26
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	3.69%	£999	£2,000,000	£350	Yes	004122136
Fee Saver Cashback	3.99%	£0	£2,000,000	£650	No	004121694
Standard Cashback	3.69%	£999	£2,000,000	£650	No	004122155
<b>5 Year Fixed</b>						
Fee Saver	3.93%	£0	£2,000,000	£350	Yes	004122139
Standard	3.78%	£999	£2,000,000	£350	Yes	004122145
Fee Saver Cashback	3.93%	£0	£2,000,000	£650	No	004122158
Standard Cashback	3.78%	£999	£2,000,000	£650	No	004122164
<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	4.08%	£0	£2,000,000	£350	Yes	004122132
Standard	3.78%	£999	£2,000,000	£350	Yes	004122137
Fee Saver Cashback	4.08%	£0	£2,000,000	£650	No	004122151
Standard Cashback	3.78%	£999	£2,000,000	£650	No	004122156
<b>5 Year Fixed</b>						
Fee Saver	3.99%	£0	£2,000,000	£350	Yes	004122140
Standard	3.84%	£999	£2,000,000	£350	Yes	004122146
Fee Saver Cashback	3.99%	£0	£2,000,000	£650	No	004122159
Standard Cashback	3.84%	£999	£2,000,000	£650	No	004122165
<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	05.01.26
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	4.08%	£0	£2,000,000	£350	Yes	004122133
Standard	3.78%	£999	£2,000,000	£350	Yes	004122138
Fee Saver Cashback	4.08%	£0	£2,000,000	£650	No	004122152
Standard Cashback	3.78%	£999	£2,000,000	£650	No	004122157
<b>5 Year Fixed</b>						
Fee Saver	3.99%	£0	£2,000,000	£350	Yes	004122141
Standard	3.84%	£999	£2,000,000	£350	Yes	004122147
Fee Saver Cashback	3.99%	£0	£2,000,000	£650	No	004122160
Standard Cashback	3.84%	£999	£2,000,000	£650	No	004122166
<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	4.55%	£0	£2,000,000	£350	Yes	004122134
Standard	4.15%	£999	£2,000,000	£350	Yes	004121679
Fee Saver Cashback	4.55%	£0	£2,000,000	£650	No	004122153
Standard Cashback	4.15%	£999	£2,000,000	£650	No	004121703
<b>5 Year Fixed</b>						
Fee Saver	4.24%	£0	£2,000,000	£350	Yes	004122142
Standard	4.09%	£999	£2,000,000	£350	Yes	004122148
Fee Saver Cashback	4.24%	£0	£2,000,000	£650	No	004122161
Standard Cashback	4.09%	£999	£2,000,000	£650	No	004122167
<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	05.01.26
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	4.55%	£0	£2,000,000	£350	Yes	004122135
Standard	4.15%	£999	£2,000,000	£350	Yes	004121680
Fee Saver Cashback	4.55%	£0	£2,000,000	£650	No	004122154
Standard Cashback	4.15%	£999	£2,000,000	£650	No	004121704
<b>5 Year Fixed</b>						
Fee Saver	4.24%	£0	£2,000,000	£350	Yes	004122143
Standard	4.09%	£999	£2,000,000	£350	Yes	004122149
Fee Saver Cashback	4.24%	£0	£2,000,000	£650	No	004122162
Standard Cashback	4.09%	£999	£2,000,000	£650	No	004122168
<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	4.44%	£0	£750,000	£350	Yes	004122144
Standard	4.24%	£999	£750,000	£350	Yes	004122150
Fee Saver Cashback	4.44%	£0	£750,000	£650	No	004122163
Standard Cashback	4.24%	£999	£750,000	£650	No	004122169
<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	05.01.26
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	4.09%	£999	£2,000,000	£0	004122322
Premier Customers Only	4.06%	£999	£2,000,000	£0	004122326
<b>3 Year Fixed</b>					
Fee Saver	4.50%	£0	£2,000,000	£0	004121299
Standard	4.14%	£999	£2,000,000	£0	004122323
<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	4.89%	£0	£2,000,000	£0	004122327
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	4.48%	£0	£2,000,000	£0	004122320
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	4.24%	£999	£2,000,000	£0	004122324
<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	4.94%	£0	£2,000,000	£0	004122328
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	05.01.26
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	4.48%	£0	£2,000,000	£0	004122321
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	4.24%	£999	£2,000,000	£0	004122325
<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	4.94%	£0	£2,000,000	£0	004122329
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	05.01.26
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

3.75%
28.02.29
28.02.36

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

## Maximum 60% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.39%	£0	£2,000,000	£0	Yes	004121310
Standard	4.09%	£999	£2,000,000	£0	Yes	004122344
Premier Customers Only	4.06%	£999	£2,000,000	£0	Yes	004122348
3 Year Fixed						
Fee Saver	4.50%	£0	£2,000,000	£0	Yes	004121316
Standard	4.14%	£999	£2,000,000	£0	Yes	004122345
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	4.89%	£0	£2,000,000	£0	Yes	004122349
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	4.48%	£0	£2,000,000	£0	Yes	004122342
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	4.24%	£999	£2,000,000	£0	Yes	004122346
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	4.94%	£0	£2,000,000	£0	Yes	004122350
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	05.01.26
Current Residential SVR	6.49%
2 Year Fixed Rate end date	28.02.28
5 Year Fixed Rate end date	28.02.31

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

3.75%
28.02.29
28.02.36

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

## Maximum 75% LTV - International Remortgage Residential Range

Product	Offer Rate	Booking fee	Rate Borrowing Limit (Subject to LTV and Lending Policy)	Cashback	Fee Assisted Legals	Contract ID
2 Year Fixed						
Fee Saver	4.48%	£0	£2,000,000	£0	Yes	004122343
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	4.24%	£999	£2,000,000	£0	Yes	004122347
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	4.94%	£0	£2,000,000	£0	Yes	004122351
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	05.01.26
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	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 - 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	4.22%	£0	£2,000,000	£0	004121962
Fee Saver Premier Customers Only	4.17%	£0		£0	004121985
Standard	3.78%	£1,999		£0	004121966
Standard Premier Customers Only	3.73%	£1,999		£0	004121989
Standard	3.53%	£3,999		£0	004121970
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£0	004121973
Fee Saver Premier Customers Only	4.14%	£0		£0	004121993
Standard	3.99%	£1,999		£0	004121978
Standard Premier Customers Only	3.94%	£1,999		£0	004121997
Standard	3.74%	£3,999		£0	004121982
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	4.30%	£0	£1,000,000	£0	004121963
Fee Saver Premier Customers Only	4.25%	£0		£0	004121986
Standard	3.89%	£1,999		£0	004121967
Standard Premier Customers Only	3.84%	£1,999		£0	004121990
Standard	3.64%	£3,999		£0	004121971
5 Year Fixed					
Fee Saver	4.24%	£0	£1,000,000	£0	004121974
Fee Saver Premier Customers Only	4.19%	£0		£0	004121994
Standard	4.04%	£1,999		£0	004121979
Standard Premier Customers Only	3.99%	£1,999		£0	004121998
Standard	3.79%	£3,999		£0	004121983
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	4.30%	£0	£1,000,000	£0	004121964
Fee Saver Premier Customers Only	4.25%	£0		£0	004121987
Standard	3.94%	£1,999		£0	004121968
Standard Premier Customers Only	3.89%	£1,999		£0	004121991
Standard	3.69%	£3,999		£0	004121972
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£0	004121975
Fee Saver Premier Customers Only	4.31%	£0		£0	004121995
Standard	4.04%	£1,999		£0	004121980
Standard Premier Customers Only	3.99%	£1,999		£0	004121999
Standard	3.79%	£3,999		£0	004121984
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	5.29%	£0	£400,000	£0	004121965
Fee Saver Premier Customers Only	5.24%	£0		£0	004121988
Standard	4.84%	£1,999		£0	004121969
Standard Premier Customers Only	4.79%	£1,999		£0	004121992
5 Year Fixed					
Fee Saver	5.09%	£0	£400,000	£0	004121977
Fee Saver Premier Customers Only	5.04%	£0		£0	004121996
Standard	4.72%	£1,999		£0	004121981
Standard Premier Customers Only	4.67%	£1,999		£0	004122000



Rates Effective From	05.01.26
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	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 - 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	4.22%	£0	£2,000,000	£350	004122033
Standard	3.78%	£1,999		£350	004122037
5 Year Fixed					
Fee Saver	4.19%	£0	£2,000,000	£350	004122041
Standard	3.99%	£1,999		£350	004122045
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	4.30%	£0	£1,000,000	£350	004122034
Standard	3.89%	£1,999		£350	004122038
5 Year Fixed					
Fee Saver	4.24%	£0	£1,000,000	£350	004122042
Standard	4.04%	£1,999		£350	004122046
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	4.30%	£0	£1,000,000	£350	004122035
Standard	3.94%	£1,999		£350	004122039
5 Year Fixed					
Fee Saver	4.36%	£0	£1,000,000	£350	004122043
Standard	4.04%	£1,999		£350	004122047
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	5.29%	£0	£1,000,000	£350	004122036
Standard	4.84%	£1,999		£350	004122040
5 Year Fixed					
Fee Saver	5.09%	£0	£1,000,000	£350	004122044
Standard	4.72%	£1,999		£350	004122048

Rates Effective From  
 Current BTLSVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

05.01.26
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 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	4.24%	£0	£2,000,000	Yes	004122075
Fee Saver Premier Customers Only	4.19%	£0		Yes	004122097
Standard	3.74%	£1,999		Yes	004122079
Standard Premier Customers Only	3.69%	£1,999		Yes	004122101
Standard	3.49%	£3,999		Yes	004122083
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	Yes	004122086
Fee Saver Premier Customers Only	4.04%	£0		Yes	004122105
Standard	3.84%	£1,999		Yes	004122090
Standard Premier Customers Only	3.79%	£1,999		Yes	004122109
Standard	3.59%	£3,999		Yes	004122094
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	4.29%	£0	£1,000,000	Yes	004122076
Fee Saver Premier Customers Only	4.24%	£0		Yes	004122098
Standard	3.79%	£1,999		Yes	004122080
Standard Premier Customers Only	3.74%	£1,999		Yes	004122102
Standard	3.54%	£3,999		Yes	004122084
5 Year Fixed					
Fee Saver	4.20%	£0	£1,000,000	Yes	004122087
Fee Saver Premier Customers Only	4.15%	£0		Yes	004122106
Standard	3.99%	£1,999		Yes	004122091
Standard Premier Customers Only	3.94%	£1,999		Yes	004122110
Standard	3.74%	£3,999		Yes	004122095
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	4.36%	£0	£1,000,000	Yes	004122077
Fee Saver Premier Customers Only	4.31%	£0		Yes	004122099
Standard	3.84%	£1,999		Yes	004122081
Standard Premier Customers Only	3.79%	£1,999		Yes	004122103
Standard	3.59%	£3,999		Yes	004122085
5 Year Fixed					
Fee Saver	4.31%	£0	£1,000,000	Yes	004122088
Fee Saver Premier Customers Only	4.26%	£0		Yes	004122107
Standard	4.04%	£1,999		Yes	004122092
Standard Premier Customers Only	3.99%	£1,999		Yes	004122111
Standard	3.79%	£3,999		Yes	004122096
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	5.24%	£0	£400,000	Yes	004122078
Fee Saver Premier Customers Only	5.19%	£0		Yes	004122100
Standard	4.79%	£1,999		Yes	004122082
Standard Premier Customers Only	4.74%	£1,999		Yes	004122104
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	Yes	004122089
Fee Saver Premier Customers Only	5.14%	£0		Yes	004122108
Standard	4.84%	£1,999		Yes	004122093
Standard Premier Customers Only	4.79%	£1,999		Yes	004122112



Rates Effective From	05.01.26
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

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
2 Year Fixed						
Fee Saver	4.24%	£0	£2,000,000	£350	Yes	004122176
Standard	3.74%	£1,999		£350	Yes	004122180
5 Year Fixed						
Fee Saver	4.09%	£0	£2,000,000	£350	Yes	004122184
Standard	3.84%	£1,999		£350	Yes	004122188
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	4.29%	£0	£1,000,000	£350	Yes	004122177
Standard	3.79%	£1,999		£350	Yes	004122181
5 Year Fixed						
Fee Saver	4.20%	£0	£1,000,000	£350	Yes	004122185
Standard	3.99%	£1,999		£350	Yes	004122189
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	4.36%	£0	£1,000,000	£350	Yes	004122178
Standard	3.84%	£1,999		£350	Yes	004122182
5 Year Fixed						
Fee Saver	4.31%	£0	£1,000,000	£350	Yes	004122186
Standard	4.04%	£1,999		£350	Yes	004122190
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	5.24%	£0	£1,000,000	£350	Yes	004122179
Standard	4.79%	£1,999		£350	Yes	004122183
5 Year Fixed						
Fee Saver	5.19%	£0	£1,000,000	£350	Yes	004122187
Standard	4.84%	£1,999		£350	Yes	004122191

Rates Effective From	05.01.26
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	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 - 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	4.64%	£0	£2,000,000	£0	004122330
Standard	4.18%	£1,999		£0	004122333
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004122336
Standard	4.39%	£1,999		£0	004122339
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	4.70%	£0	£1,000,000	£0	004122331
Standard	4.29%	£1,999		£0	004122334
5 Year Fixed					
Fee Saver	4.64%	£0	£1,000,000	£0	004122337
Standard	4.44%	£1,999		£0	004122340
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	4.76%	£0	£1,000,000	£0	004122332
Standard	4.34%	£1,999		£0	004122335
5 Year Fixed					
Fee Saver	4.76%	£0	£1,000,000	£0	004122338
Standard	4.44%	£1,999		£0	004122341
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	05.01.26
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	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 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	4.64%	£0	£2,000,000	£0	Yes	004122352
Standard	4.18%	£1,999		£0	Yes	004122355
5 Year Fixed						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004122358
Standard	4.39%	£1,999		£0	Yes	004122361
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	4.70%	£0	£1,000,000	£0	Yes	004122353
Standard	4.29%	£1,999		£0	Yes	004122356
5 Year Fixed						
Fee Saver	4.64%	£0	£1,000,000	£0	Yes	004122359
Standard	4.44%	£1,999		£0	Yes	004122362
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	4.76%	£0	£1,000,000	£0	Yes	004122354
Standard	4.34%	£1,999		£0	Yes	004122357
5 Year Fixed						
Fee Saver	4.76%	£0	£1,000,000	£0	Yes	004122360
Standard	4.44%	£1,999		£0	Yes	004122363
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	05.01.26
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
2 Year Fixed					
Fee Saver	3.94%	£0	£5,000,000	£0	004122192
Standard	3.67%	£999	£5,000,000	£0	004122195
Premier Customers Only	3.64%	£999	£5,000,000	£0	004122214
3 Year Fixed					
Fee Saver	4.10%	£0	£5,000,000	£0	004121736
Standard	3.74%	£999	£5,000,000	£0	004122201
5 Year Fixed					
Fee Saver	3.89%	£0	£5,000,000	£0	004122204
Standard	3.74%	£999	£5,000,000	£0	004122208
Premier Customers Only	3.71%	£999	£5,000,000	£0	004122220
10 Year Fixed					
Fee Saver	4.49%	£0	£5,000,000	£0	004122226
Standard	4.39%	£999	£5,000,000	£0	004121776
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.04%	£0	£5,000,000	£0	004122193
Standard	3.74%	£999	£5,000,000	£0	004122196
Premier Customers Only	3.69%	£999	£5,000,000	£0	004122215
3 Year Fixed					
Fee Saver	4.19%	£0	£5,000,000	£0	004121737
Standard	3.84%	£999	£5,000,000	£0	004122202
5 Year Fixed					
Fee Saver	3.97%	£0	£5,000,000	£0	004122205
Standard	3.84%	£999	£5,000,000	£0	004122209
Premier Customers Only	3.81%	£999	£5,000,000	£0	004122221
10 Year Fixed					
Fee Saver	4.54%	£0	£5,000,000	£0	004122227
Standard	4.44%	£999	£5,000,000	£0	004121777
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.24% + BoE Base Rate	£999	£5,000,000	£0	001009722



Rates Effective From	05.01.26
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
2 Year Fixed					
Fee Saver	4.04%	£0	£3,000,000	£0	004122194
Standard	3.74%	£999	£3,000,000	£0	004122197
Premier Customers Only	3.69%	£999	£3,000,000	£0	004122216
3 Year Fixed					
Fee Saver	4.19%	£0	£3,000,000	£0	004121738
Standard	3.84%	£999	£3,000,000	£0	004122203
5 Year Fixed					
Fee Saver	3.97%	£0	£3,000,000	£0	004122206
Standard	3.84%	£999	£3,000,000	£0	004122210
Premier Customers Only	3.81%	£999	£3,000,000	£0	004122222
10 Year Fixed					
Fee Saver	4.54%	£0	£3,000,000	£0	004122228
Standard	4.44%	£999	£3,000,000	£0	004121778
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.36%	£0	£2,000,000	£0	004121727
Standard	4.05%	£999	£2,000,000	£0	004122198
Premier Customers Only	3.95%	£999	£2,000,000	£0	004122217
3 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004121739
Standard	4.16%	£999	£2,000,000	£0	004121745
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004121751
Standard	3.99%	£999	£2,000,000	£0	004122211
Premier Customers Only	3.89%	£999	£2,000,000	£0	004122223
10 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£0	004122229
Standard	4.49%	£999	£2,000,000	£0	004122230
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.39% + BoE Base Rate	£999	£2,000,000	£0	001009724



Rates Effective From	05.01.26
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
2 Year Fixed					
Fee Saver	4.48%	£0	£2,000,000	£0	004121728
Standard	4.05%	£999	£2,000,000	£0	004122199
Premier Customers Only	3.95%	£999	£2,000,000	£0	004122218
3 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004121740
Standard	4.16%	£999	£2,000,000	£0	004121746
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004121752
Standard	3.99%	£999	£2,000,000	£0	004122212
Premier Customers Only	3.89%	£999	£2,000,000	£0	004122224
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.63%	£0	£750,000	£0	004121729
Standard	4.45%	£999	£750,000	£0	004122200
Premier Customers Only	4.35%	£999	£750,000	£0	004122219
3 Year Fixed					
Fee Saver	4.72%	£0	£750,000	£0	004121741
Standard	4.53%	£999	£750,000	£0	004121747
5 Year Fixed					
Fee Saver	4.34%	£0	£750,000	£0	004122207
Standard	4.19%	£999	£750,000	£0	004122213
Premier Customers Only	4.09%	£999	£750,000	£0	004122225
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Standard	0.44% + BoE Base Rate	£999	£750,000	£0	001009726





Rates Effective From	05.01.26
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
2 Year Fixed					
Fee Saver	3.94%	£0	£5,000,000	£0	004122255
Standard	3.67%	£999	£5,000,000	£0	004122259
Premier Customers Only	3.64%	£999	£5,000,000	£0	004122279
3 Year Fixed					
Fee Saver	4.10%	£0	£5,000,000	£0	004121793
Standard	3.74%	£999	£5,000,000	£0	004122265
5 Year Fixed					
Fee Saver	3.89%	£0	£5,000,000	£0	004122268
Standard	3.74%	£999	£5,000,000	£0	004122273
Premier Customers Only	3.71%	£999	£5,000,000	£0	004122285
10 Year Fixed					
Fee Saver	4.49%	£0	£5,000,000	£0	004122291
Standard	4.39%	£999	£5,000,000	£0	004121835
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.04%	£0	£5,000,000	£0	004122256
Standard	3.74%	£999	£5,000,000	£0	004122260
Premier Customers Only	3.69%	£999	£5,000,000	£0	004122280
3 Year Fixed					
Fee Saver	4.19%	£0	£5,000,000	£0	004121794
Standard	3.84%	£999	£5,000,000	£0	004122266
5 Year Fixed					
Fee Saver	3.97%	£0	£5,000,000	£0	004122269
Standard	3.84%	£999	£5,000,000	£0	004122274
Premier Customers Only	3.81%	£999	£5,000,000	£0	004122286
10 Year Fixed					
Fee Saver	4.54%	£0	£5,000,000	£0	004122292
Standard	4.44%	£999	£5,000,000	£0	004121836
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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	05.01.26
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
2 Year Fixed					
Fee Saver	4.04%	£0	£3,000,000	£0	004122257
Standard	3.74%	£999	£3,000,000	£0	004122261
Premier Customers Only	3.69%	£999	£3,000,000	£0	004122281
3 Year Fixed					
Fee Saver	4.19%	£0	£3,000,000	£0	004121795
Standard	3.84%	£999	£3,000,000	£0	004122267
5 Year Fixed					
Fee Saver	3.97%	£0	£3,000,000	£0	004122270
Standard	3.84%	£999	£3,000,000	£0	004122275
Premier Customers Only	3.81%	£999	£3,000,000	£0	004122287
10 Year Fixed					
Fee Saver	4.54%	£0	£3,000,000	£0	004122293
Standard	4.44%	£999	£3,000,000	£0	004121837
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.36%	£0	£2,000,000	£0	004121783
Standard	4.05%	£999	£2,000,000	£0	004122262
Premier Customers Only	3.95%	£999	£3,000,000	£0	004122282
3 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004121796
Standard	4.16%	£999	£2,000,000	£0	004121803
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004121809
Standard	3.99%	£999	£2,000,000	£0	004122276
Premier Customers Only	3.89%	£999	£2,000,000	£0	004122288
10 Year Fixed					
Fee Saver	4.69%	£0	£2,000,000	£0	004122294
Standard	4.49%	£999	£2,000,000	£0	004122295
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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	05.01.26
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
2 Year Fixed					
Fee Saver	4.48%	£0	£2,000,000	£0	004121784
Standard	4.05%	£999	£2,000,000	£0	004122263
Premier Customers Only	3.95%	£999	£2,000,000	£0	004122283
3 Year Fixed					
Fee Saver	4.34%	£0	£2,000,000	£0	004121797
Standard	4.16%	£999	£2,000,000	£0	004121804
5 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004121810
Standard	3.99%	£999	£2,000,000	£0	004122277
Premier Customers Only	3.89%	£999	£2,000,000	£0	004122289
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.63%	£0	£750,000	£0	004121785
Standard	4.45%	£999	£750,000	£0	004122264
Premier Customers Only	4.35%	£999	£750,000	£0	004122284
3 Year Fixed					
Fee Saver	4.72%	£0	£750,000	£0	004121798
Standard	4.53%	£999	£750,000	£0	004121805
5 Year Fixed					
Fee Saver	4.34%	£0	£750,000	£0	004122271
Standard	4.19%	£999	£750,000	£0	004122278
Premier Customers Only	4.09%	£999	£750,000	£0	004122290
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
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
2 Year Fixed					
Fee Saver	4.69%	£0	£570,000	£0	004122258
3 Year Fixed					
Fee Saver	4.99%	£0	£570,000	£0	004121799
5 Year Fixed					
Fee Saver	4.67%	£0	£570,000	£0	004122272
2 Year Tracker (Rates are exclusive of the BoE Base Rate)					
Fee Saver	1.24% + BoE Base Rate	£0	£570,000	£0	001009739



Rates Effective From	05.01.26
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	4.09%	£999	£2,000,000	£0	004122322
Premier Customers Only	4.06%	£999	£2,000,000	£0	004122326
<b>3 Year Fixed</b>					
Fee Saver	4.50%	£0	£2,000,000	£0	004121299
Standard	4.14%	£999	£2,000,000	£0	004122323
<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	4.89%	£0	£2,000,000	£0	004122327
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	4.48%	£0	£2,000,000	£0	004122320
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	4.24%	£999	£2,000,000	£0	004122324
<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	4.94%	£0	£2,000,000	£0	004122328
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	05.01.26
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	4.48%	£0	£2,000,000	£0	004122321
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	4.24%	£999	£2,000,000	£0	004122325
<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	4.94%	£0	£2,000,000	£0	004122329
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	05.01.26
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
2 Year Fixed					
Fee Saver	4.24%	£0	£2,000,000	£0	004122231
Fee Saver Premier Customers Only	4.19%	£0		£0	004122243
Standard	3.74%	£1,999		£0	004122234
Standard Premier Customers Only	3.69%	£1,999		£0	004122246
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£0	004122238
Fee Saver Premier Customers Only	4.04%	£0		£0	004122250
Standard	3.84%	£1,999		£0	004122239
Standard Premier Customers Only	3.79%	£1,999		£0	004122251
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	3.79%	£1,999		£0	004122235
Standard Premier Customers Only	3.74%	£1,999		£0	004122247
5 Year Fixed					
Fee Saver	4.18%	£0	£1,000,000	£0	004121222
Fee Saver Premier Customers Only	4.13%	£0		£0	004121233
Standard	3.99%	£1,999		£0	004122240
Standard Premier Customers Only	3.94%	£1,999		£0	004122252
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	4.36%	£0	£1,000,000	£0	004122232
Fee Saver Premier Customers Only	4.31%	£0		£0	004122244
Standard	3.84%	£1,999		£0	004122236
Standard Premier Customers Only	3.79%	£1,999		£0	004122248
5 Year Fixed					
Fee Saver	4.31%	£0	£1,000,000	£0	004121223
Fee Saver Premier Customers Only	4.26%	£0		£0	004121234
Standard	4.04%	£1,999		£0	004122241
Standard Premier Customers Only	3.99%	£1,999		£0	004122253
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	5.24%	£0	£400,000	£0	004122233
Fee Saver Premier Customers Only	5.19%	£0		£0	004122245
Standard	4.79%	£1,999		£0	004122237
Standard Premier Customers Only	4.74%	£1,999		£0	004122249
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004118682
Fee Saver Premier Customers Only	5.14%	£0		£0	004118698
Standard	4.79%	£1,999		£0	004122242
Standard Premier Customers Only	4.74%	£1,999		£0	004122254





Rates Effective From	05.01.26
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

3.75%

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	4.24%	£0	£2,000,000	£0	004122296
Fee Saver Premier Customers Only	4.19%	£0		£0	004122308
Standard	3.74%	£1,999		£0	004122299
Standard Premier Customers Only	3.69%	£1,999		£0	004122311
5 Year Fixed					
Fee Saver	4.09%	£0	£2,000,000	£0	004122303
Fee Saver Premier Customers Only	4.04%	£0		£0	004122315
Standard	3.84%	£1,999		£0	004122304
Standard Premier Customers Only	3.79%	£1,999		£0	004122316
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	3.79%	£1,999		£0	004122300
Standard Premier Customers Only	3.74%	£1,999		£0	004122312
5 Year Fixed					
Fee Saver	4.18%	£0	£1,000,000	£0	004121276
Fee Saver Premier Customers Only	4.13%	£0		£0	004121287
Standard	3.99%	£1,999		£0	004122305
Standard Premier Customers Only	3.94%	£1,999		£0	004122317
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	4.36%	£0	£1,000,000	£0	004122297
Fee Saver Premier Customers Only	4.31%	£0		£0	004122309
Standard	3.84%	£1,999		£0	004122301
Standard Premier Customers Only	3.79%	£1,999		£0	004122313
5 Year Fixed					
Fee Saver	4.31%	£0	£1,000,000	£0	004121277
Fee Saver Premier Customers Only	4.26%	£0		£0	004121288
Standard	4.04%	£1,999		£0	004122306
Standard Premier Customers Only	3.99%	£1,999		£0	004122318
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	5.24%	£0	£400,000	£0	004122298
Fee Saver Premier Customers Only	5.19%	£0		£0	004122310
Standard	4.79%	£1,999		£0	004122302
Standard Premier Customers Only	4.74%	£1,999		£0	004122314
5 Year Fixed					
Fee Saver	5.19%	£0	£400,000	£0	004118773
Fee Saver Premier Customers Only	5.14%	£0		£0	004118789
Standard	4.79%	£1,999		£0	004122307
Standard Premier Customers Only	4.74%	£1,999		£0	004122319



Rates Effective From	05.01.26
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	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
2 Year Fixed					
Fee Saver	4.64%	£0	£2,000,000	£0	004122330
Standard	4.18%	£1,999		£0	004122333
5 Year Fixed					
Fee Saver	4.59%	£0	£2,000,000	£0	004122336
Standard	4.39%	£1,999		£0	004122339
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	4.70%	£0	£1,000,000	£0	004122331
Standard	4.29%	£1,999		£0	004122334
5 Year Fixed					
Fee Saver	4.64%	£0	£1,000,000	£0	004122337
Standard	4.44%	£1,999		£0	004122340
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	4.76%	£0	£1,000,000	£0	004122332
Standard	4.34%	£1,999		£0	004122335
5 Year Fixed					
Fee Saver	4.76%	£0	£1,000,000	£0	004122338
Standard	4.44%	£1,999		£0	004122341
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