



# HSBC UK Mortgage Rate Sheet

Rates Effective From  
Current Residential SVR  
2 Year Fixed Rate End Date  
5 Year Fixed Rate End Date

05.01.26
6.49%
28.02.28
28.02.31

Current BTL SVR  
Bank of England Base Rate  
3 Year Fixed Rate End Date  
10 Year Fixed Rate End Date

7.50%
3.75%
28.02.29
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  
 Current Residential SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

05.01.26
6.49%
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 - 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  
 Current Residential SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

05.01.26
6.49%
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 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%**

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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	4.12%	£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



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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	4.12%	£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



Rates Effective From	05.01.26
Current Residential SVR	6.49%
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5 Year Fixed Rate end date	28.02.31

Bank of England Base Rate

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Please note that all customers are entitled to a free standard valuation  
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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	4.12%	£0	£2,000,000	£1,000	004121910
Standard	3.91%	£999	£2,000,000	£1,500	004121914
<b>5 Year Fixed</b>					
Fee Saver	4.16%	£0	£2,000,000	£1,000	004121917
Standard	4.07%	£999	£2,000,000	£1,500	004121921
<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	4.34%	£0	£750,000	£1,000	004121911
Standard	4.15%	£999	£750,000	£1,500	004121915
<b>5 Year Fixed</b>					
Fee Saver	4.39%	£0	£750,000	£1,000	004121918
Standard	4.27%	£999	£750,000	£1,500	004121922
<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	4.79%	£0	£570,000	£2,000	004121912
<b>5 Year Fixed</b>					
Fee Saver	4.72%	£0	£570,000	£2,000	004121919

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**  
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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	3.80%	£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
<b>5 Year Fixed</b>						
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
<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	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
<b>5 Year Fixed</b>						
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
<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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05.01.26
6.49%
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  
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### 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	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
<b>5 Year Fixed</b>						
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
<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	4.01%	£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
<b>5 Year Fixed</b>						
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
<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



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

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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	4.01%	£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
<b>5 Year Fixed</b>						
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
<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	4.24%	£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
<b>5 Year Fixed</b>						
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
<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	4.71%	£0	£10,000	£570,000	£250	004121929
<b>5 Year Fixed</b>						
Fee Saver	4.67%	£0	£10,000	£570,000	£350	004121942



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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	3.80%	£0	£2,000,000	£350	004122007
Standard	3.59%	£999	£2,000,000	£350	004122014
<b>5 Year Fixed</b>					
Fee Saver	3.90%	£0	£2,000,000	£350	004122020
Standard	3.79%	£999	£2,000,000	£350	004122027
<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	3.89%	£0	£2,000,000	£350	004122008
Standard	3.66%	£999	£2,000,000	£350	004122015
<b>5 Year Fixed</b>					
Fee Saver	3.99%	£0	£2,000,000	£350	004122021
Standard	3.85%	£999	£2,000,000	£350	004122028
<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 **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 - 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	004122009
Standard	3.66%	£999	£2,000,000	£350	004122016
<b>5 Year Fixed</b>					
Fee Saver	3.99%	£0	£2,000,000	£350	004122022
Standard	3.85%	£999	£2,000,000	£350	004122029
<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	4.01%	£0	£2,000,000	£600	004122010
Standard	3.81%	£999	£2,000,000	£600	004122017
<b>5 Year Fixed</b>					
Fee Saver	4.09%	£0	£2,000,000	£700	004122023
Standard	4.00%	£999	£2,000,000	£700	004122030
<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 **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 - 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	4.01%	£0	£2,000,000	£600	004122011
Standard	3.81%	£999	£2,000,000	£600	004122018
<b>5 Year Fixed</b>					
Fee Saver	4.09%	£0	£2,000,000	£700	004122024
Standard	4.00%	£999	£2,000,000	£700	004122031
<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	4.24%	£0	£750,000	£600	004122012
Standard	4.02%	£999	£750,000	£600	004122019
<b>5 Year Fixed</b>					
Fee Saver	4.30%	£0	£750,000	£700	004122025
Standard	4.19%	£999	£750,000	£700	004122032
<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	4.71%	£0	£570,000	£600	004122013
<b>5 Year Fixed</b>					
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
<b>2 Year Fixed</b>							
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
<b>5 Year Fixed</b>							
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
<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	4.55%	£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
<b>5 Year Fixed</b>							
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
<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  
Current Residential SVR  
2 Year Fixed Rate end date  
5 Year Fixed Rate end date

05.01.26
6.49%
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

### 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	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 - 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	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 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  
 Current Residential SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

05.01.26
6.49%
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 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  
 Current Residential SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
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 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  
Current Residential SVR  
2 Year Fixed Rate end date  
5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
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 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  
 Current Residential SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
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 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	4.09%	£999	£2,000,000	£0	Yes	004122344
Premier Customers Only	4.06%	£999	£2,000,000	£0	Yes	004122348
<b>3 Year Fixed</b>						
Fee Saver	4.50%	£0	£2,000,000	£0	Yes	004121316
Standard	4.14%	£999	£2,000,000	£0	Yes	004122345
<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	4.89%	£0	£2,000,000	£0	Yes	004122349
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	4.48%	£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
<b>3 Year Fixed</b>						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004121317
Standard	4.24%	£999	£2,000,000	£0	Yes	004122346
<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	4.94%	£0	£2,000,000	£0	Yes	004122350
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  
Current Residential SVR  
2 Year Fixed Rate end date  
5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
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
<b>2 Year Fixed</b>						
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
<b>3 Year Fixed</b>						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004121318
Standard	4.24%	£999	£2,000,000	£0	Yes	004122347
<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	4.94%	£0	£2,000,000	£0	Yes	004122351
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	05.01.26	Bank of England Base Rate	3.75%
Current BTLSVR	7.50%		
2 Year Fixed Rate end date	28.02.28		
5 Year Fixed Rate end date	28.02.31		

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

### Maximum 60% LTV - 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	4.22%	£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
<b>5 Year Fixed</b>					
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
<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	4.30%	£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
<b>5 Year Fixed</b>					
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
<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	4.30%	£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
<b>5 Year Fixed</b>					
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
<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	5.29%	£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
<b>5 Year Fixed</b>					
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%**

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	4.22%	£0	£2,000,000	£350	004122033
Standard	3.78%	£1,999		£350	004122037
<b>5 Year Fixed</b>					
Fee Saver	4.19%	£0	£2,000,000	£350	004122041
Standard	3.99%	£1,999		£350	004122045
<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	4.30%	£0	£1,000,000	£350	004122034
Standard	3.89%	£1,999		£350	004122038
<b>5 Year Fixed</b>					
Fee Saver	4.24%	£0	£1,000,000	£350	004122042
Standard	4.04%	£1,999		£350	004122046
<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	4.30%	£0	£1,000,000	£350	004122035
Standard	3.94%	£1,999		£350	004122039
<b>5 Year Fixed</b>					
Fee Saver	4.36%	£0	£1,000,000	£350	004122043
Standard	4.04%	£1,999		£350	004122047
<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	5.29%	£0	£1,000,000	£350	004122036
Standard	4.84%	£1,999		£350	004122040
<b>5 Year Fixed</b>					
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
<b>2 Year Fixed</b>					
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
<b>5 Year Fixed</b>					
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
<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	4.29%	£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
<b>5 Year Fixed</b>					
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
<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	4.36%	£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
<b>5 Year Fixed</b>					
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
<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	5.24%	£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
<b>5 Year Fixed</b>					
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  
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 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	4.24%	£0	£2,000,000	£350	Yes	004122176
Standard	3.74%	£1,999		£350	Yes	004122180
<b>5 Year Fixed</b>						
Fee Saver	4.09%	£0	£2,000,000	£350	Yes	004122184
Standard	3.84%	£1,999		£350	Yes	004122188
<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	4.29%	£0	£1,000,000	£350	Yes	004122177
Standard	3.79%	£1,999		£350	Yes	004122181
<b>5 Year Fixed</b>						
Fee Saver	4.20%	£0	£1,000,000	£350	Yes	004122185
Standard	3.99%	£1,999		£350	Yes	004122189
<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	4.36%	£0	£1,000,000	£350	Yes	004122178
Standard	3.84%	£1,999		£350	Yes	004122182
<b>5 Year Fixed</b>						
Fee Saver	4.31%	£0	£1,000,000	£350	Yes	004122186
Standard	4.04%	£1,999		£350	Yes	004122190
<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	5.24%	£0	£1,000,000	£350	Yes	004122179
Standard	4.79%	£1,999		£350	Yes	004122183
<b>5 Year Fixed</b>						
Fee Saver	5.19%	£0	£1,000,000	£350	Yes	004122187
Standard	4.84%	£1,999		£350	Yes	004122191



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 - 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	4.64%	£0	£2,000,000	£0	004122330
Standard	4.18%	£1,999		£0	004122333
<b>5 Year Fixed</b>					
Fee Saver	4.59%	£0	£2,000,000	£0	004122336
Standard	4.39%	£1,999		£0	004122339
<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	4.70%	£0	£1,000,000	£0	004122331
Standard	4.29%	£1,999		£0	004122334
<b>5 Year Fixed</b>					
Fee Saver	4.64%	£0	£1,000,000	£0	004122337
Standard	4.44%	£1,999		£0	004122340
<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	4.76%	£0	£1,000,000	£0	004122332
Standard	4.34%	£1,999		£0	004122335
<b>5 Year Fixed</b>					
Fee Saver	4.76%	£0	£1,000,000	£0	004122338
Standard	4.44%	£1,999		£0	004122341
<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	05.01.26	Bank of England Base Rate	3.75%
Current BTLSVR	7.50%		
2 Year Fixed Rate end date	28.02.28		
5 Year Fixed Rate end date	28.02.31		

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

### Maximum 60% LTV - 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	4.64%	£0	£2,000,000	£0	Yes	004122352
Standard	4.18%	£1,999		£0	Yes	004122355
<b>5 Year Fixed</b>						
Fee Saver	4.59%	£0	£2,000,000	£0	Yes	004122358
Standard	4.39%	£1,999		£0	Yes	004122361
<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	4.70%	£0	£1,000,000	£0	Yes	004122353
Standard	4.29%	£1,999		£0	Yes	004122356
<b>5 Year Fixed</b>						
Fee Saver	4.64%	£0	£1,000,000	£0	Yes	004122359
Standard	4.44%	£1,999		£0	Yes	004122362
<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	4.76%	£0	£1,000,000	£0	Yes	004122354
Standard	4.34%	£1,999		£0	Yes	004122357
<b>5 Year Fixed</b>						
Fee Saver	4.76%	£0	£1,000,000	£0	Yes	004122360
Standard	4.44%	£1,999		£0	Yes	004122363
<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  
 Current Residential SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
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 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	3.94%	£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
<b>3 Year Fixed</b>					
Fee Saver	4.10%	£0	£5,000,000	£0	004121736
Standard	3.74%	£999	£5,000,000	£0	004122201
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.49%	£0	£5,000,000	£0	004122226
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	4.04%	£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
<b>3 Year Fixed</b>					
Fee Saver	4.19%	£0	£5,000,000	£0	004121737
Standard	3.84%	£999	£5,000,000	£0	004122202
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004122227
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  
 Current Residential SVR  
 2 Year Fixed Rate end date  
 5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
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 - 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	4.04%	£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
<b>3 Year Fixed</b>					
Fee Saver	4.19%	£0	£3,000,000	£0	004121738
Standard	3.84%	£999	£3,000,000	£0	004122203
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.54%	£0	£3,000,000	£0	004122228
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	4.05%	£999	£2,000,000	£0	004122198
Premier Customers Only	3.95%	£999	£2,000,000	£0	004122217
<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	3.99%	£999	£2,000,000	£0	004122211
Premier Customers Only	3.89%	£999	£2,000,000	£0	004122223
<b>10 Year Fixed</b>					
Fee Saver	4.69%	£0	£2,000,000	£0	004122229
Standard	4.49%	£999	£2,000,000	£0	004122230
<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  
Current Residential SVR  
2 Year Fixed Rate end date  
5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
28.02.31

Bank of England Base Rate  
3 Year Fixed Rate end date

3.75%
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	4.05%	£999	£2,000,000	£0	004122199
Premier Customers Only	3.95%	£999	£2,000,000	£0	004122218
<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	3.99%	£999	£2,000,000	£0	004122212
Premier Customers Only	3.89%	£999	£2,000,000	£0	004122224
<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	4.45%	£999	£750,000	£0	004122200
Premier Customers Only	4.35%	£999	£750,000	£0	004122219
<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	4.34%	£0	£750,000	£0	004122207
Standard	4.19%	£999	£750,000	£0	004122213
Premier Customers Only	4.09%	£999	£750,000	£0	004122225
<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	05.01.26	Bank of England Base Rate	3.75%
Current Residential SVR	6.49%	3 Year Fixed Rate end date	28.02.29
2 Year Fixed Rate end date	28.02.28	10 Year Fixed Rate end date	28.02.36
5 Year Fixed Rate end date	28.02.31		

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

### Maximum 60% LTV - Existing Customer Switching 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	3.94%	£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
<b>3 Year Fixed</b>					
Fee Saver	4.10%	£0	£5,000,000	£0	004121793
Standard	3.74%	£999	£5,000,000	£0	004122265
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.49%	£0	£5,000,000	£0	004122291
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	4.04%	£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
<b>3 Year Fixed</b>					
Fee Saver	4.19%	£0	£5,000,000	£0	004121794
Standard	3.84%	£999	£5,000,000	£0	004122266
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.54%	£0	£5,000,000	£0	004122292
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	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
<b>2 Year Fixed</b>					
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
<b>3 Year Fixed</b>					
Fee Saver	4.19%	£0	£3,000,000	£0	004121795
Standard	3.84%	£999	£3,000,000	£0	004122267
<b>5 Year Fixed</b>					
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
<b>10 Year Fixed</b>					
Fee Saver	4.54%	£0	£3,000,000	£0	004122293
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	4.05%	£999	£2,000,000	£0	004122262
Premier Customers Only	3.95%	£999	£3,000,000	£0	004122282
<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	3.99%	£999	£2,000,000	£0	004122276
Premier Customers Only	3.89%	£999	£2,000,000	£0	004122288
<b>10 Year Fixed</b>					
Fee Saver	4.69%	£0	£2,000,000	£0	004122294
Standard	4.49%	£999	£2,000,000	£0	004122295
<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  
Current Residential SVR  
2 Year Fixed Rate end date  
5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
28.02.31

Bank of England Base Rate  
3 Year Fixed Rate end date

3.75%
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	4.05%	£999	£2,000,000	£0	004122263
Premier Customers Only	3.95%	£999	£2,000,000	£0	004122283
<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	3.99%	£999	£2,000,000	£0	004122277
Premier Customers Only	3.89%	£999	£2,000,000	£0	004122289
<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	4.45%	£999	£750,000	£0	004122264
Premier Customers Only	4.35%	£999	£750,000	£0	004122284
<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	4.34%	£0	£750,000	£0	004122271
Standard	4.19%	£999	£750,000	£0	004122278
Premier Customers Only	4.09%	£999	£750,000	£0	004122290
<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	4.69%	£0	£570,000	£0	004122258
<b>3 Year Fixed</b>					
Fee Saver	4.99%	£0	£570,000	£0	004121799
<b>5 Year Fixed</b>					
Fee Saver	4.67%	£0	£570,000	£0	004122272
<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	05.01.26	Bank of England Base Rate	3.75%
Current Residential SVR	6.49%		
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

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  
Current Residential SVR  
2 Year Fixed Rate end date  
5 Year Fixed Rate end date

05.01.26
6.49%
28.02.28
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 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 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 - 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	4.24%	£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
<b>5 Year Fixed</b>					
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
<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	3.79%	£1,999		£0	004122235
Standard Premier Customers Only	3.74%	£1,999		£0	004122247
<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	3.99%	£1,999		£0	004122240
Standard Premier Customers Only	3.94%	£1,999		£0	004122252
<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	4.36%	£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
<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	4.04%	£1,999		£0	004122241
Standard Premier Customers Only	3.99%	£1,999		£0	004122253
<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	5.24%	£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
<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	4.79%	£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
<b>2 Year Fixed</b>					
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
<b>5 Year Fixed</b>					
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
<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	3.79%	£1,999		£0	004122300
Standard Premier Customers Only	3.74%	£1,999		£0	004122312
<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	3.99%	£1,999		£0	004122305
Standard Premier Customers Only	3.94%	£1,999		£0	004122317
<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	4.36%	£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
<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	4.04%	£1,999		£0	004122306
Standard Premier Customers Only	3.99%	£1,999		£0	004122318
<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	5.24%	£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
<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	4.79%	£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%

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