# **Rate bulletin Issue 33** - effective from 24 November 2026

**Whats changed:**

**Fixed Rates**

- Selected home mover and new build home mover fixed rates reduced by up to 0.15%.
- Selected first time buyer and new build first time buyer fixed rates reduced by up to 0.17%.
- Selected remortgage fixed rate reduced by up to 0.13%.
- Selected remortgage fixed rate increased by up to 0.02%.

**Buy to Let**

- All remortgage fixed rate reduced by up to 0.06%.
- New £0-fee 2 and 5 year fixed products are being launched.

**All offers are subject to availability and our lending criteria.**

# HOME MOVER

The product fee can be added to the loan.

# 2 year fixed rates - home mover only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.90% | N/A | £1,499 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NF97H |
| 60% | 4.92% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NF98H |
| 60% | 5.17% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NF99H |
| 75% | 5.00% | N/A | £1,499 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG02H |
| 75% | 5.02% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG03H |
| 75% | 5.27% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG04H |
| 85% | 5.07% | N/A | £1,499 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG06H |
| 85% | 5.12% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG07H |
| 85% | 5.37% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG08H |
| 90% | 5.15% | N/A | £1,499 | 28 May 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG09H |
| 90% | 5.20% | N/A | £999 | 28 May 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG10H |
| 90% | 5.45% | N/A | £0 | 28 May 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG11H |
| 95% | 5.63% | N/A | £0 | 28 May 2027 | £6k | £570k | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG12H |

## 3 year fixed rates - home mover only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.92% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO38H |
| 60% | 5.12% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO39H |
| 75% | 5.02% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO40H |
| 75% | 5.22% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO41H |
| 85% | 5.12% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO42H |
| 85% | 5.32% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO43H |
| 90% | 5.20% | N/A | £999 | 28 May 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO44H |
| 90% | 5.40% | N/A | £0 | 28 May 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO45H |
| 95% | 5.63% | N/A | £0 | 28 May 2027 | £6k | £570k | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | EO46H |

# 5 year fixed rates - home mover only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.90% | N/A | £1,499 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG89H |
| 60% | 4.93% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG90H |
| 60% | 5.05% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG91H |
| 75% | 5.00% | N/A | £1,499 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG93H |
| 75% | 5.03% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG94H |
| 75% | 5.15% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG95H |
| 85% | 5.12% | N/A | £1,499 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG97H |
| 85% | 5.15% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG98H |
| 85% | 5.27% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG99H |
| 90% | 5.19% | N/A | £1,499 | 28 May 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LH01H |
| 90% | 5.22% | N/A | £999 | 28 May 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LH02H |
| 90% | 5.34% | N/A | £0 | 28 May 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LH03H |
| 95% | 5.65% | N/A | £0 | 28 May 2027 | £6k | £570k | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LH04H |

## 10 year fixed rates - home mover only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.29% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2037 | W565H |
| 60% | 5.39% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2037 | W566H |
| 75% | 5.34% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2037 | W567H |
| 75% | 5.44% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2037 | W568H |

## 2 year fixed rates - large loans - home mover only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.12% | N/A | £1,999 | 28 May 2027 | £2.0m | £5.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG01H |
| 75% | 5.24% | N/A | £1,999 | 28 May 2027 | £2.0m | £5.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | NG05H |

## 5 year fixed rates - large loans - home mover only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.05% | N/A | £1,999 | 28 May 2027 | £2.0m | £5.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG92H |
| 75% | 5.17% | N/A | £1,999 | 28 May 2027 | £2.0m | £5.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | LG96H |

## 2 year tracker - home mover only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.33% | 0.33% | £999 | 28 May 2027 | £6k | £2.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | VF98V |
| 75% | 4.50% | 0.50% | £999 | 28 May 2027 | £6k | £2.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | VG01V |
| 85% | 4.61% | 0.61% | £999 | 28 May 2027 | £6k | £2.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | VG03V |
| 85% | 4.55% | 0.55% | £1,999 | 28 May 2027 | £6k | £2.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | VG04V |
| 90% | 5.20% | 1.20% | £0 | 28 May 2027 | £6k | £1.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | VG05V |

## 2 year tracker - large loans - home mover only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.35% | 0.35% | £1,999 | 28 May 2027 | £6k | £5.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | VF99V |
| 75% | 4.45% | 0.45% | £1,999 | 28 May 2027 | £6k | £5.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | VG02V |

## 2 year tracker for existing mortgage customers moving home

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 95% | 5.34% | 1.34% | £0 | 28 May 2027 | £6k | £570k | No ERC + Home Mover Only Free Valuation | 2nd anniversary | VG06V |

# FIRST TIME BUYER

The product fee can be added to the loan.

## 2 year fixed rates - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.01% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG13H |
| 60% | 5.26% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG14H |
| 75% | 5.17% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG15H |
| 75% | 5.42% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG16H |
| 85% | 5.22% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG17H |
| 85% | 5.47% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG18H |
| 90% | 5.25% | N/A | £999 | 28 May 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG19H |
| 90% | 5.50% | N/A | £0 | 28 May 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG20H |
| 95% | 5.63% | N/A | £0 | 28 May 2027 | £6k | £570k | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | NG21H |

## 3 year fixed rates - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.01% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO47H |
| 60% | 5.21% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO48H |
| 75% | 5.17% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO49H |
| 75% | 5.37% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO50H |
| 85% | 5.22% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO51H |
| 85% | 5.42% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO52H |
| 90% | 5.25% | N/A | £999 | 28 May 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO53H |
| 90% | 5.45% | N/A | £0 | 28 May 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO54H |
| 95% | 5.63% | N/A | £0 | 28 May 2027 | £6k | £570k | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | EO55H |

## 5 year fixed rates - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.02% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH05H |
| 60% | 5.14% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH06H |
| 75% | 5.16% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH07H |
| 75% | 5.28% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH08H |
| 85% | 5.21% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH09H |
| 85% | 5.33% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH10H |
| 90% | 5.26% | N/A | £999 | 28 May 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH11H |
| 90% | 5.38% | N/A | £0 | 28 May 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH12H |
| 95% | 5.60% | N/A | £0 | 28 May 2027 | £6k | £570k | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH13H |

## 5 year fixed rate - My First Mortgage (first time buyer exclusive)

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 98% | 5.85% | N/A | £0 | 28 May 2027 | £190,001 | £500k | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | LH14H |

## 10 year fixed rates - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.29% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2037 | W569H |
| 60% | 5.39% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2037 | W570H |
| 75% | 5.34% | N/A | £999 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2037 | W571H |
| 75% | 5.44% | N/A | £0 | 28 May 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2037 | W572H |

## 2 year tracker - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.45% | 0.45% | £999 | 28 May 2027 | £6k | £2.0m | No ERC + First Time Buyer Only Free Valuation | 2nd anniversary | VG07V |
| 75% | 4.69% | 0.69% | £999 | 28 May 2027 | £6k | £2.0m | No ERC + First Time Buyer Only Free Valuation | 2nd anniversary | VG08V |
| 85% | 4.74% | 0.74% | £999 | 28 May 2027 | £6k | £2.0m | No ERC + First Time Buyer Only Free Valuation | 2nd anniversary | VG09V |
| 90% | 5.20% | 1.20% | £0 | 28 May 2027 | £6k | £1.0m | No ERC + First Time Buyer Only Free Valuation | 2nd anniversary | VG10V |

# New build mortgages - Home Mover

The product fee can be added to the loan.

## 2 year fixed rates - new build property only - home mover

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.90% | N/A | £1,499 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP15H |
| 60% | 4.92% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP16H |
| 60% | 5.17% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP17H |
| 75% | 5.00% | N/A | £1,499 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP18H |
| 75% | 5.02% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP19H |
| 75% | 5.27% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP20H |
| 85% | 5.07% | N/A | £1,499 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP21H |
| 85% | 5.12% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP22H |
| 85% | 5.37% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP23H |
| 90% | 5.15% | N/A | £1,499 | 30 September 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP24H |
| 90% | 5.20% | N/A | £999 | 30 September 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP25H |
| 90% | 5.45% | N/A | £0 | 30 September 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP26H |
| 95% | 5.63% | N/A | £0 | 30 September 2027 | £6k | £570k | Yes + Home Mover Only Homebuyer solution | 2 March 2029 | QP27H |

## 3 year fixed rates - new build property only - home mover

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.92% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP28H |
| 60% | 5.12% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP29H |
| 75% | 5.02% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP30H |
| 75% | 5.22% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP31H |
| 85% | 5.12% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP32H |
| 85% | 5.32% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP33H |
| 90% | 5.20% | N/A | £999 | 30 September 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP34H |
| 90% | 5.40% | N/A | £0 | 30 September 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP35H |
| 95% | 5.63% | N/A | £0 | 30 September 2027 | £6k | £570k | Yes + Home Mover Only Homebuyer solution | 2 March 2030 | QP36H |

# 5 year fixed rates - new build property only - home mover

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.90% | N/A | £1,499 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP37H |
| 60% | 4.93% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP38H |
| 60% | 5.05% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP39H |
| 75% | 5.00% | N/A | £1,499 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP40H |
| 75% | 5.03% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP41H |
| 75% | 5.15% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP42H |
| 85% | 5.12% | N/A | £1,499 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP43H |
| 85% | 5.15% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP44H |
| 85% | 5.27% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP45H |
| 90% | 5.19% | N/A | £1,499 | 30 September 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP46H |
| 90% | 5.22% | N/A | £999 | 30 September 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP47H |
| 90% | 5.34% | N/A | £0 | 30 September 2027 | £6k | £1.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP48H |
| 95% | 5.65% | N/A | £0 | 30 September 2027 | £6k | £570k | Yes + Home Mover Only Homebuyer solution | 2 March 2032 | QP49H |

## 10 year fixed rates - new build property only - home mover

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.29% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2037 | QP50H |
| 60% | 5.39% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2037 | QP51H |
| 75% | 5.34% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2037 | QP52H |
| 75% | 5.44% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + Home Mover Only Homebuyer solution | 2 March 2037 | QP53H |

## 2 year trackers - new build property only - home mover

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.33% | 0.33% | £999 | 30 September 2027 | £6k | £2.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | Q535V |
| 75% | 4.50% | 0.50% | £999 | 30 September 2027 | £6k | £2.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | Q536V |
| 85% | 4.61% | 0.61% | £999 | 30 September 2027 | £6k | £2.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | Q537V |
| 90% | 5.20% | 1.20% | £0 | 30 September 2027 | £6k | £1.0m | No ERC + Home Mover Only Free Valuation | 2nd anniversary | Q538V |
| 95% | 5.34% | 1.34% | £0 | 30 September 2027 | £6k | £570k | No ERC + Home Mover Only Free Valuation | 2nd anniversary | Q539V |

# New build mortgages - First Time Buyer

The product fee can be added to the loan.

## 2 year fixed rates - new build property only - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.01% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP55H |
| 60% | 5.26% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP56H |
| 75% | 5.17% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP57H |
| 75% | 5.42% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP58H |
| 85% | 5.22% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP59H |
| 85% | 5.47% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP60H |
| 90% | 5.25% | N/A | £999 | 30 September 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP61H |
| 90% | 5.50% | N/A | £0 | 30 September 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP62H |
| 95% | 5.63% | N/A | £0 | 30 September 2027 | £6k | £570k | Yes + First Time Buyer Only Homebuyer solution | 2 March 2029 | QP63H |

## 3 year fixed rates - new build property only - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.01% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP64H |
| 60% | 5.21% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP65H |
| 75% | 5.17% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP66H |
| 75% | 5.37% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP67H |
| 85% | 5.22% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP68H |
| 85% | 5.42% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP69H |
| 90% | 5.25% | N/A | £999 | 30 September 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP70H |
| 90% | 5.45% | N/A | £0 | 30 September 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP71H |
| 95% | 5.63% | N/A | £0 | 30 September 2027 | £6k | £570k | Yes + First Time Buyer Only Homebuyer solution | 2 March 2030 | QP72H |

## 5 year fixed rates - new build property only - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.02% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP73H |
| 60% | 5.14% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP74H |
| 75% | 5.16% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP75H |
| 75% | 5.28% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP76H |
| 85% | 5.21% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP77H |
| 85% | 5.33% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP78H |
| 90% | 5.26% | N/A | £999 | 30 September 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP79H |
| 90% | 5.38% | N/A | £0 | 30 September 2027 | £6k | £1.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP80H |
| 95% | 5.60% | N/A | £0 | 30 September 2027 | £6k | £570k | Yes + First Time Buyer Only Homebuyer solution | 2 March 2032 | QP81H |

## 10 year fixed rates - new build property only - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.29% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2037 | QP82H |
| 60% | 5.39% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2037 | QP83H |
| 75% | 5.34% | N/A | £999 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2037 | QP84H |
| 75% | 5.44% | N/A | £0 | 30 September 2027 | £6k | £2.0m | Yes + First Time Buyer Only Homebuyer solution | 2 March 2037 | QP85H |

## 2 year tracker - new build property only - first time buyer

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.45% | 0.45% | £999 | 30 September 2027 | £6k | £2.0m | No ERC + First Time Buyer Only Free Valuation | 2nd anniversary | Q540V |
| 75% | 4.69% | 0.69% | £999 | 30 September 2027 | £6k | £2.0m | No ERC + First Time Buyer Only Free Valuation | 2nd anniversary | Q541V |
| 85% | 4.74% | 0.74% | £999 | 30 September 2027 | £6k | £2.0m | No ERC + First Time Buyer Only Free Valuation | 2nd anniversary | Q542V |
| 90% | 5.20% | 1.20% | £0 | 30 September 2027 | £6k | £1.0m | No ERC + First Time Buyer Only Free Valuation | 2nd anniversary | Q543V |

# REMORTGAGE

The product fee can be added to the loan.

## 2 year fixed rates - remortgage only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.85% | N/A | £1,499 | 4 June 2027 | £500k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB66R |
| 60% | 4.88% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB67R |
| 60% | 4.99% | N/A | £499 | 4 June 2027 | £25k | £300,000 | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB68R |
| 60% | 5.18% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB69R |
| 75% | 5.04% | N/A | £1,499 | 4 June 2027 | £500k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB71R |
| 75% | 5.08% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB72R |
| 75% | 5.14% | N/A | £499 | 4 June 2027 | £25k | £300,000 | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB73R |
| 75% | 5.37% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB74R |
| 85% | 5.23% | N/A | £1,499 | 4 June 2027 | £500k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB76R |
| 85% | 5.27% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB77R |
| 85% | 5.45% | N/A | £499 | 4 June 2027 | £25k | £499,999 | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB78R |
| 85% | 5.65% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB79R |
| 90% | 5.42% | N/A | £1,499 | 4 June 2027 | £500k | £1.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB80R |
| 90% | 5.46% | N/A | £999 | 4 June 2027 | £25k | £1.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB81R |
| 90% | 5.57% | N/A | £499 | 4 June 2027 | £25k | £499,999 | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB82R |
| 90% | 5.84% | N/A | £0 | 4 June 2027 | £25k | £1.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB83R |

## 3 year fixed rates - remortgage only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.94% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2030 | EH92R |
| 60% | 5.27% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2030 | EH93R |
| 75% | 5.11% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2030 | EH94R |
| 75% | 5.35% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2030 | EH95R |

# 5 year fixed rates - remortgage only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.91% | N/A | £1,499 | 4 June 2027 | £500k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC47R |
| 60% | 4.93% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC48R |
| 60% | 4.98% | N/A | £499 | 4 June 2027 | £25k | £300,000 | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC49R |
| 60% | 5.14% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC50R |
| 75% | 5.05% | N/A | £1,499 | 4 June 2027 | £500k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC52R |
| 75% | 5.07% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC53R |
| 75% | 5.12% | N/A | £499 | 4 June 2027 | £25k | £300,000 | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC54R |
| 75% | 5.23% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC55R |
| 85% | 5.26% | N/A | £1,499 | 4 June 2027 | £500k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC57R |
| 85% | 5.28% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC58R |
| 85% | 5.33% | N/A | £499 | 4 June 2027 | £25k | £499,999 | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC59R |
| 85% | 5.48% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC60R |
| 90% | 5.48% | N/A | £1,499 | 4 June 2027 | £500k | £1.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC61R |
| 90% | 5.50% | N/A | £999 | 4 June 2027 | £25k | £1.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC62R |
| 90% | 5.55% | N/A | £499 | 4 June 2027 | £25k | £499,999 | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC63R |
| 90% | 5.68% | N/A | £0 | 4 June 2027 | £25k | £1.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC64R |

## 10 year fixed rates - remortgage only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.23% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2037 | W350R |
| 60% | 5.33% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2037 | W351R |
| 75% | 5.28% | N/A | £999 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2037 | W352R |
| 75% | 5.43% | N/A | £0 | 4 June 2027 | £25k | £2.0m | Yes + Remortgage solution £500 cashback | 2 March 2037 | W353R |

## 2 year fixed rates - large loans - remortgage only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.14% | N/A | £1,999 | 4 June 2027 | £2.0m | £5.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB70R |
| 75% | 5.21% | N/A | £1,999 | 4 June 2027 | £2.0m | £5.0m | Yes + Remortgage solution £500 cashback | 2 March 2029 | NB75R |

## 5 year fixed rates - large loans - remortgage only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 5.07% | N/A | £1,999 | 4 June 2027 | £2.0m | £5.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC51R |
| 75% | 5.19% | N/A | £1,999 | 4 June 2027 | £2.0m | £5.0m | Yes + Remortgage solution £500 cashback | 2 March 2032 | LC56R |

## 2 year trackers - remortgage only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.45% | 0.45% | £999 | 4 June 2027 | £25k | £2.0m | No ERC + Remortgage solution £500 cashback | 2nd anniversary | VF37R |
| 75% | 4.55% | 0.55% | £999 | 4 June 2027 | £25k | £2.0m | No ERC + Remortgage solution £500 cashback | 2nd anniversary | VF39R |
| 75% | 5.12% | 1.12% | £1,999 | 4 June 2027 | £25k | £5.0m | No ERC + Remortgage solution £500 cashback | 2nd anniversary | VF40R |
| 85% | 4.81% | 0.81% | £999 | 4 June 2027 | £25k | £2.0m | No ERC + Remortgage solution £500 cashback | 2nd anniversary | VF41R |

## 2 year trackers - large loans - remortgage only

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.99% | 0.99% | £1,999 | 4 June 2027 | £25k | £5.0m | No ERC + Remortgage solution £500 cashback | 2nd anniversary | VF38R |
| 75% | 5.12% | 1.12% | £1,999 | 4 June 2027 | £25k | £5.0m | No ERC + Remortgage solution £500 cashback | 2nd anniversary | VF40R |

# Buy to Let - Purchase

The product fee can be added to the loan.

## 2 year fixed rates

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.84% | N/A | £1,749 | 28 May 2027 | £25k | £750k | Yes + Purchase Only Free Valuation | 2 March 2029 | Z010V |
| 60% | 5.28% | N/A | £0 | 28 May 2027 | £25k | £750k | Yes + Purchase Only Free Valuation | 2 March 2029 | Z011V |
| 75% | 4.94% | N/A | £1,749 | 28 May 2027 | £25k | £750k | Yes + Purchase Only Free Valuation | 2 March 2029 | Z012V |
| 75% | 5.38% | N/A | £0 | 28 May 2027 | £25k | £750k | Yes + Purchase Only Free Valuation | 2 March 2029 | Z013V |

## 5 year fixed rates

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.96% | N/A | £1,749 | 28 May 2027 | £25k | £750k | Yes + Purchase Only Free Valuation | 2 March 2032 | Z014V |
| 60% | 5.13% | N/A | £0 | 28 May 2027 | £25k | £750k | Yes + Purchase Only Free Valuation | 2 March 2032 | Z015V |
| 75% | 5.15% | N/A | £1,749 | 28 May 2027 | £25k | £750k | Yes + Purchase Only Free Valuation | 2 March 2032 | Z016V |
| 75% | 5.32% | N/A | £0 | 28 May 2027 | £25k | £750k | Yes + Purchase Only Free Valuation | 2 March 2032 | Z017V |

# Buy to Let - Remortgage

The product fee can be added to the loan.

## 2 year fixed rates

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.98% | N/A | £1,749 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2029 | Z362R |
| 60% | 5.38% | N/A | £0 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2029 | Z363R |
| 65% | 5.03% | N/A | £1,749 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2029 | Z364R |
| 65% | 5.43% | N/A | £0 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2029 | Z365R |
| 75% | 5.08% | N/A | £1,749 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2029 | Z366R |
| 75% | 5.47% | N/A | £0 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2029 | Z367R |

## 5 year fixed rates

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.98% | N/A | £1,749 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2032 | Z368R |
| 60% | 5.17% | N/A | £0 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2032 | Z369R |
| 65% | 5.03% | N/A | £1,749 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2032 | Z370R |
| 65% | 5.22% | N/A | £0 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2032 | Z371R |
| 75% | 5.08% | N/A | £1,749 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2032 | Z372R |
| 75% | 5.27% | N/A | £0 | 4 June 2027 | £25k | £750k | Yes + Remortgage solution £500 cashback | 2 March 2032 | Z373R |

## 2 year tracker rates

| Maximum LTV | Initial rate | Differential to BBR | Product fee | Completion deadline | Minimum loan size | Maximum loan size | Early repayment charge plus benefit package | Product end date | Product code |
|---|---|---|---|---|---|---|---|---|---|
| 60% | 4.55% | 0.55% | £1,749 | 4 June 2027 | £25k | £750k | No ERC + Remortgage solution £500 cashback | 2nd anniversary | Z374R |
| 65% | 4.60% | 0.60% | £1,749 | 4 June 2027 | £25k | £750k | No ERC + Remortgage solution £500 cashback | 2nd anniversary | Z375R |
| 75% | 4.65% | 0.65% | £1,749 | 4 June 2027 | £25k | £750k | No ERC + Remortgage solution £500 cashback | 2nd anniversary | Z376R |

# Product notes

- Bank of England base rate, officially known as Bank of England repo rate, is currently 4.00%. Santander's Standard Variable Rate is currently 6.75%.
- Interest is calculated on a daily basis and charged monthly for all products
- Variable rate tracker products are subject to a minimum rate of 0.0001%
- Product fees are charged on some of our products. Where the fee has been added to the loan, the added fee will attract interest over the term of the mortgage. The customer can repay this by cheque within 21 days after completion without incurring any interest on the product fee.

## New build

Our new build offers are valid for 9 months for clients who take one of our new build property products. Exceptions apply to clients porting with no top up product or staying on SVR. In these cases, the client's offer will be valid for 9 months if they're buying a new build home.

## New build definition

We will consider a property to be a new build where all the following apply:

The property was built or converted within the last 24 months, **and**
Was not previously occupied since build or conversion, **and**
Being sold by either builder or developer, **and**
Not previously used for residential purposes.

# Product notes continued

## Shared Ownership

Shared Ownership is only available where the share being purchased is between 25% and 75% of the property's value (50% and 75% for Northern Ireland).

Product eligibility for a Shared Ownership purchase is based on the share your client is buying.

The maximum LTV for a Shared Ownership purchase is 90%. Your client must put down a minimum deposit of 10% of the share they plan to purchase.

For example:

| Purchase price | Client's share | Deposit | Product LTV |
|---|---|---|---|
| £150,000 | £75,000 (50%) | £7,500 | Deposit 10% - 90% LTV |
| £325,000 | £81,250 (25%) | £20,315 | Deposit 25% - 75% LTV |
| £450,000 | £337,500 (75%) | £135,000 | Deposit 40% - 60% LTV |
| £200,000 | £100,000 (50%) | £5,000 | Deposit 5% - No product available |

# Product notes continued

## My First Mortgage

A mortgage product designed to help first time buyers with a smaller deposit step onto the property ladder. We can consider applications for My First Mortgage where all the following apply:

- Both clients must be first time buyers.
- Borrowing over 95% LTV to a maximum of 98% LTV.
- Maximum loan £500,000.
- Minimum deposit £10,000.
- Repayment only.
- Maximum 4.45x loan to income.
- No flats, new build homes or properties in Northern Ireland.
- No private sales or undervalue transactions.
- No Shared Ownership.
- No self-employed applicants.

We can accept gifted deposits from friends and family. Third party loans are not acceptable.

## Product fee refund policy

We will refund the product fee up to completion if the application is cancelled.

## Top up of an existing product

Prior to completion, the maximum top up available is 10% of the original loan amount. The minimum is £1,000.

# Early repayment charges (ERCs)

The percentage charge your client will pay to end their mortgage early. The same charge applies to overpayments greater than the annual overpayment allowance. The charge is stepped which means it reduces over the term of the deal. Full details can be found in the mortgage offer document, which is sent to your client.

| Step | 1 year fixed | 2 year fixed | 3 year fixed | 5 year fixed | 10 year fixed |
|---|---|---|---|---|---|
| 1 | 1.00% | 2.00% | 2.00% | 5.00% | 5.00% |
| 2 | | 1.00% | 2.00% | 5.00% | 5.00% |
| 3 | | | 1.00% | 3.00% | 5.00% |
| 4 | | | | 3.00% | 5.00% |
| 5 | | | | 1.00% | 5.00% |
| 6 | | | | | 5.00% |
| 7 | | | | | 3.00% |
| 8 | | | | | 3.00% |
| 9 | | | | | 1.00% |
| 10 | | | | | 1.00% |

**Tracker rate ERCs**

Where indicated, for products that have 'No ERC', your client can pay off as much as they like without an ERC.

# Overpayments

**If your client isn't on a fixed rate:** they can make unlimited overpayments without paying an ERC.

**If your client is on a fixed rate:** they can overpay up to 10% of any fixed rate loan each calendar year (January to December) without paying an ERC. If they don't use their full 10% allowance in any calendar year, they won't be able to carry it over to future years.

If they overpay more than 10% of the outstanding balance each calendar year, they'll have to pay an ERC on the amount over 10%. They can find out what their ERC will be in Mobile or Online Banking, their latest mortgage offer or annual mortgage statement.

They won't be able to use the 10% allowance if they're paying off their mortgage in full or transferring to a new deal where they need to pay an ERC.

- **Multiple loans with different product codes:** the 10% allowance applies to each product rather than the total outstanding balance.
- **Multiple loans with the same product code:** the 10% allowance for each product can be combined and the overpayment allocated to individual loan parts, even if this means a loan part is fully repaid.

| Loan number | Balance | Product code | Overpayment allowance |
|---|---|---|---|
| 1 | £100,000 | M123R | Maximum £20,000. This can be allocated to loan 1 or 2 or split between both. |
| 2 | £100,000 | M123R | Maximum £20,000. This can be allocated to loan 1 or 2 or split between both. |
| 3 | £100,000 | K456V | Maximum £10,000. |
| Total | £300,000 | | Maximum £30,000. |

# Benefit packages

**Remortgage Solution** - available to clients remortgaging their residential and Buy to Let property.

- **Free standard valuation** for mortgage purposes. If your client would like a survey they'll need to arrange this independently and pay for this themselves.
- **Standard legal work paid OR £500 cashback on completion.** Your client will need to pay for the following additional fees if they apply:
    - For leasehold properties - the landlord's registration fee for registering the mortgage with the landlord in accordance with the terms of the lease.
    - If the title to the property is unregistered - the additional land registry registration fee.
    - In Scotland where the deeds are currently recorded on the sasine register.

Also if any additional work is needed, which isn't normally associated with a remortgage, this will be at your client's own cost. Your client will be told about the cost of additional work before it's carried out.

Alternatively you client can receive £500 cashback at completion as a contribution towards legal costs.

**Homebuyer Solution** - available to clients buying a new residential property.

- **Free standard valuation** for mortgage purposes. If your client would like a survey they'll need to arrange this and pay for this themselves.
- **£250 cashback** on completion.

**Homebuyer Free Valuation** - available to clients buying a new residential or Buy to Let property.

- **Free standard valuation** for mortgage purposes. If your client would like a survey they'll need to arrange this and pay for this themselves.

**Benefit package ERC** - if your client redeems their mortgage on or before **2 January 2029** the cashback or standard legal work benefit must be repaid (£500 cashback or a maximum of £200 for residential remortgage legal work). The repayment of the benefit received will be in addition to any product ERC applicable.

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