

Rate bulletin Issue 11 - effective from 16 April 2026

New:

Home mover & new build - home mover:

- Selected fixed rate products reducing by up to 0.28%.
- All 2 year tracker rates reducing by 0.25%.
- Large loan 2 year fixed rates reducing by up to 0.12%
- Large loan 2 year tracker rates reducing by up to 0.15%

First time buyer & new build - first time buyer:

- Selected fixed rate products reducing by up to 0.28%.
- All 2 year tracker rates reducing by 0.30%.

Remortgage:

- All dates rolled on.

Buy to Let - purchase:

- Selected fixed rates reducing by up to 0.25%.

Buy to Let - remortgage:

- All dates rolled on.

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%	4.70%	N/A	£1,999	30 October 2026	£500k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB66H
60%	4.75%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB67H
60%	5.01%	N/A	£0	30 October 2026	£6k	£750k	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB68H
75%	4.81%	N/A	£1,999	30 October 2026	£500k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB70H
75%	4.86%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB71H
75%	5.12%	N/A	£0	30 October 2026	£6k	£750k	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB72H
85%	4.90%	N/A	£999	30 October 2026	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB74H
85%	5.20%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB75H
90%	5.10%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB76H
90%	5.33%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB77H
95%	5.51%	N/A	£0	30 October 2026	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB78H

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%	4.78%	N/A	£999	30 October 2026	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL25H
60%	5.00%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL26H
75%	4.92%	N/A	£999	30 October 2026	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL27H
75%	5.16%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL28H
85%	5.13%	N/A	£999	30 October 2026	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL29H
85%	5.33%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL30H
90%	5.29%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL31H
90%	5.43%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL32H
95%	5.80%	N/A	£0	30 October 2026	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 August 2029	EL33H

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%	4.76%	N/A	£1,999	30 October 2026	£500k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC42H
60%	4.85%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC43H
60%	4.98%	N/A	£0	30 October 2026	£6k	£750k	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC44H
75%	4.83%	N/A	£1,999	30 October 2026	£500k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC46H
75%	4.90%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC47H
75%	5.03%	N/A	£0	30 October 2026	£6k	£750k	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC48H
85%	4.95%	N/A	£999	30 October 2026	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC50H
85%	5.08%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC51H
90%	5.00%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC52H
90%	5.13%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC53H
95%	5.41%	N/A	£0	30 October 2026	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC54H

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%	5.22%	N/A	£999	30 October 2026	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2036	W355H
60%	5.32%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2036	W356H
75%	5.27%	N/A	£999	30 October 2026	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2036	W357H
75%	5.37%	N/A	£0	30 October 2026	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2036	W358H

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%	4.87%	N/A	£2,999	30 October 2026	£1.5m	£5.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB69H
75%	4.98%	N/A	£2,999	30 October 2026	£1.5m	£5.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	NB73H

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%	4.95%	N/A	£2,999	30 October 2026	£1.5m	£5.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC45H
75%	5.06%	N/A	£2,999	30 October 2026	£1.5m	£5.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	LC49H

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%	4.75%	1.00%	£999	30 October 2026	£6k	£1.5m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VE80V
75%	4.86%	1.11%	£999	30 October 2026	£6k	£1.5m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VE82V
90%	5.39%	1.64%	£0	30 October 2026	£6k	£570k	No ERC + Home Mover Only Free Valuation	2nd anniversary	VE84V

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%	4.94%	1.19%	£1,999	30 October 2026	£250k	£5.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VE81V
75%	5.14%	1.39%	£1,999	30 October 2026	£250k	£3.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VE83V

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%	5.79%	2.04%	£0	30 October 2026	£6k	£570k	No ERC + Home Mover Only Free Valuation	2nd anniversary	VE85V

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
85%	4.90%	N/A	£999	30 October 2026	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	NB79H
85%	5.20%	N/A	£0	30 October 2026	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	NB80H
90%	5.10%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	NB81H
90%	5.33%	N/A	£0	30 October 2026	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	NB82H
95%	5.51%	N/A	£0	30 October 2026	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	NB83H

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
85%	5.13%	N/A	£999	30 October 2026	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	EL34H
85%	5.33%	N/A	£0	30 October 2026	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	EL35H
90%	5.29%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	EL36H
90%	5.43%	N/A	£0	30 October 2026	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	EL37H
95%	5.80%	N/A	£0	30 October 2026	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	EL38H

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
85%	4.95%	N/A	£999	30 October 2026	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	LC55H
85%	5.08%	N/A	£0	30 October 2026	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	LC56H
90%	5.00%	N/A	£999	30 October 2026	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	LC57H
90%	5.13%	N/A	£0	30 October 2026	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	LC58H
95%	5.41%	N/A	£0	30 October 2026	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	LC59H

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	30 October 2026	£190,001	£500k	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	LC60H

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
75%	5.27%	N/A	£999	30 October 2026	£6k	£3.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2036	W359H
75%	5.31%	N/A	£0	30 October 2026	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2036	W360H

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
90%	5.39%	1.64%	£0	30 October 2026	£6k	£570k	No ERC + First Time Buyer Only Free Valuation	2nd anniversary	VE86V

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%	4.75%	N/A	£999	26 February 2027	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC73H
60%	5.01%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC74H
75%	4.86%	N/A	£999	26 February 2027	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC75H
75%	5.12%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC76H
85%	4.90%	N/A	£999	26 February 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC77H
85%	5.20%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC78H
90%	5.10%	N/A	£999	26 February 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC79H
90%	5.33%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC80H
95%	5.51%	N/A	£0	26 February 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 August 2028	QC81H

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%	4.78%	N/A	£999	26 February 2027	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC82H
60%	5.00%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC83H
75%	4.92%	N/A	£999	26 February 2027	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC84H
75%	5.16%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC85H
85%	5.13%	N/A	£999	26 February 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC86H
85%	5.33%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC87H
90%	5.29%	N/A	£999	26 February 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC88H
90%	5.43%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC89H
95%	5.80%	N/A	£0	26 February 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 August 2029	QC90H

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%	4.85%	N/A	£999	26 February 2027	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC91H
60%	4.98%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC92H
75%	4.90%	N/A	£999	26 February 2027	£6k	£3.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC93H
75%	5.03%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC94H
85%	4.95%	N/A	£999	26 February 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC95H
85%	5.08%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC96H
90%	5.00%	N/A	£999	26 February 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC97H
90%	5.13%	N/A	£0	26 February 2027	£6k	£550k	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC98H
95%	5.41%	N/A	£0	26 February 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 August 2031	QC99H

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%	4.75%	1.00%	£999	26 February 2027	£6k	£1.5m	No ERC + Home Mover Only Free Valuation	2nd anniversary	Q448V
75%	4.86%	1.11%	£999	26 February 2027	£6k	£1.5m	No ERC + Home Mover Only Free Valuation	2nd anniversary	Q449V
90%	5.39%	1.64%	£0	26 February 2027	£6k	£570k	No ERC + Home Mover Only Free Valuation	2nd anniversary	Q450V
95%	5.79%	2.04%	£0	26 February 2027	£6k	£570k	No ERC + Home Mover Only Free Valuation	2nd anniversary	Q451V

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
85%	4.90%	N/A	£999	26 February 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	QD01H
85%	5.20%	N/A	£0	26 February 2027	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	QD02H
90%	5.10%	N/A	£999	26 February 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	QD03H
90%	5.33%	N/A	£0	26 February 2027	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	QD04H
95%	5.51%	N/A	£0	26 February 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 August 2028	QD05H

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
85%	5.13%	N/A	£999	26 February 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	QD06H
85%	5.33%	N/A	£0	26 February 2027	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	QD07H
90%	5.29%	N/A	£999	26 February 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	QD08H
90%	5.43%	N/A	£0	26 February 2027	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	QD09H
95%	5.80%	N/A	£0	26 February 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 August 2029	QD10H

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
85%	4.95%	N/A	£999	26 February 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	QD11H
85%	5.08%	N/A	£0	26 February 2027	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	QD12H
90%	5.00%	N/A	£999	26 February 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	QD13H
90%	5.13%	N/A	£0	26 February 2027	£6k	£550k	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	QD14H
95%	5.41%	N/A	£0	26 February 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 August 2031	QD15H

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
90%	5.39%	1.64%	£0	26 February 2027	£6k	£570k	No ERC + First Time Buyer Only Free Valuation	2nd anniversary	Q452V

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%	4.86%	N/A	£1,999	2 November 2026	£500k	£2.0m	Yes + Remortgage solution	2 August 2028	MY50R
60%	4.96%	N/A	£999	2 November 2026	£25k	£1.0m	Yes + Remortgage solution	2 August 2028	MY51R
60%	5.23%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2028	MY52R
75%	4.96%	N/A	£1,999	2 November 2026	£500k	£2.0m	Yes + Remortgage solution	2 August 2028	MY54R
75%	5.03%	N/A	£999	2 November 2026	£25k	£1.0m	Yes + Remortgage solution	2 August 2028	MY55R
75%	5.33%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2028	MY56R
85%	5.27%	N/A	£999	2 November 2026	£25k	£2.0m	Yes + Remortgage solution	2 August 2028	MY58R
85%	5.67%	N/A	£0	2 November 2026	£25k	£550k	Yes + Remortgage solution	2 August 2028	MY59R
90%	5.65%	N/A	£999	2 November 2026	£25k	£1.0m	Yes + Remortgage solution	2 August 2028	MY60R
90%	5.99%	N/A	£0	2 November 2026	£25k	£550k	Yes + Remortgage solution	2 August 2028	MY61R

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%	4.87%	N/A	£999	2 November 2026	£25k	£3.0m	Yes + Remortgage solution	2 August 2029	EH23R
60%	5.19%	N/A	£0	2 November 2026	£25k	£550k	Yes + Remortgage solution	2 August 2029	EH24R
75%	4.99%	N/A	£999	2 November 2026	£25k	£3.0m	Yes + Remortgage solution	2 August 2029	EH25R
75%	5.24%	N/A	£0	2 November 2026	£25k	£550k	Yes + Remortgage solution	2 August 2029	EH26R

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%	4.78%	N/A	£1,999	2 November 2026	£500k	£2.0m	Yes + Remortgage solution	2 August 2031	KZ45R
60%	4.83%	N/A	£999	2 November 2026	£25k	£1.0m	Yes + Remortgage solution	2 August 2031	KZ46R
60%	4.96%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2031	KZ47R
75%	4.83%	N/A	£1,999	2 November 2026	£500k	£2.0m	Yes + Remortgage solution	2 August 2031	KZ49R
75%	4.89%	N/A	£999	2 November 2026	£25k	£1.0m	Yes + Remortgage solution	2 August 2031	KZ50R
75%	5.02%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2031	KZ51R
85%	5.03%	N/A	£999	2 November 2026	£25k	£2.0m	Yes + Remortgage solution	2 August 2031	KZ53R
85%	5.21%	N/A	£0	2 November 2026	£25k	£550k	Yes + Remortgage solution	2 August 2031	KZ54R
90%	5.19%	N/A	£999	2 November 2026	£25k	£1.0m	Yes + Remortgage solution	2 August 2031	KZ55R
90%	5.36%	N/A	£0	2 November 2026	£25k	£550k	Yes + Remortgage solution	2 August 2031	KZ56R

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%	5.24%	N/A	£999	2 November 2026	£25k	£3.0m	Yes + Remortgage solution	2 August 2036	W285R
60%	5.34%	N/A	£0	2 November 2026	£25k	£550k	Yes + Remortgage solution	2 August 2036	W286R
75%	5.27%	N/A	£999	2 November 2026	£25k	£3.0m	Yes + Remortgage solution	2 August 2036	W287R
75%	5.39%	N/A	£0	2 November 2026	£25k	£550k	Yes + Remortgage solution	2 August 2036	W288R

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%	4.99%	N/A	£2,999	2 November 2026	£1.5m	£5.0m	Yes + Remortgage solution	2 August 2028	MY53R
75%	5.09%	N/A	£2,999	2 November 2026	£1.5m	£5.0m	Yes + Remortgage solution	2 August 2028	MY57R

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%	4.95%	N/A	£2,999	2 November 2026	£1.5m	£5.0m	Yes + Remortgage solution	2 August 2031	KZ48R
75%	5.06%	N/A	£2,999	2 November 2026	£1.5m	£5.0m	Yes + Remortgage solution	2 August 2031	KZ52R

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%	4.85%	1.10%	£999	2 November 2026	£25k	£1.5m	No ERC + Remortgage solution	2nd anniversary	VE75R
75%	5.04%	1.29%	£999	2 November 2026	£25k	£1.5m	No ERC + Remortgage solution	2nd anniversary	VE77R

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%	5.09%	1.34%	£1,999	2 November 2026	£250k	£5.0m	No ERC + Remortgage solution	2nd anniversary	VE76R
75%	5.29%	1.54%	£1,999	2 November 2026	£250k	£3.0m	No ERC + Remortgage solution	2nd anniversary	VE78R

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%	4.75%	N/A	£1,749	30 October 2026	£25k	£750k	Yes + Purchase Only Free Valuation	2 August 2028	SUM3V
60%	5.19%	N/A	£0	30 October 2026	£25k	£750k	Yes + Purchase Only Free Valuation	2 August 2028	SUM4V
75%	4.80%	N/A	£1,749	30 October 2026	£25k	£750k	Yes + Purchase Only Free Valuation	2 August 2028	SUM5V
75%	5.24%	N/A	£0	30 October 2026	£25k	£750k	Yes + Purchase Only Free Valuation	2 August 2028	SUM6V

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%	4.93%	N/A	£1,749	30 October 2026	£25k	£750k	Yes + Purchase Only Free Valuation	2 August 2031	SUM7V
60%	5.20%	N/A	£0	30 October 2026	£25k	£750k	Yes + Purchase Only Free Valuation	2 August 2031	SUM8V
75%	4.98%	N/A	£1,749	30 October 2026	£25k	£750k	Yes + Purchase Only Free Valuation	2 August 2031	SUM9V
75%	5.25%	N/A	£0	30 October 2026	£25k	£750k	Yes + Purchase Only Free Valuation	2 August 2031	SUN1V

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	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2028	Z147R
60%	5.39%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2028	Z148R
65%	5.03%	N/A	£1,749	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2028	Z149R
65%	5.44%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2028	Z150R
75%	5.08%	N/A	£1,749	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2028	Z151R
75%	5.49%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2028	Z152R

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%	4.83%	N/A	£1,749	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2031	Z153R
60%	5.00%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2031	Z154R
65%	4.99%	N/A	£1,749	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2031	Z155R
65%	5.16%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2031	Z156R
75%	5.04%	N/A	£1,749	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2031	Z157R
75%	5.21%	N/A	£0	2 November 2026	£25k	£750k	Yes + Remortgage solution	2 August 2031	Z158R

Product notes

- Bank of England base rate, officially known as Bank of England repo rate, is currently 3.75%. Santander's Standard Variable Rate is currently 6.50%.
- 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 the customer is purchasing.

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

For example:

Purchase Price	Customer 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 part 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 where offered.

- **Free standard valuation** for mortgage purposes. If your client would like a survey they'll need to arrange this independently and pay for any associated costs.
- **Standard legal work paid OR £250 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 advised of the cost of additional work before any work is carried out.

Alternatively you client can receive £250 cashback at completion as a contribution towards legal costs.

Homebuyer Solution - available to clients purchasing a new residential property where offered.

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

Homebuyer Free Valuation - available to clients purchasing a new residential or Buy to Let property where offered.

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

Benefit package ERC - should your client redeem their mortgage on or before **2 June 2028** the cashback or standard legal work benefit must be repaid (£250 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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