Rate bulletin Issue 29 - effective from 21 October 2026

Whats changed:

Fixed rate changes

- Selected home mover and new build home mover fixed rates increased by up to 0.04%.
- Selected home mover and new build home mover fixed rates reduced by up to 0.10%.
- Selected first time buyer and new build first time buyer fixed rates increased by up to 0.08%.
- Selected first time buyer and new build first time buyer fixed rates reduced by up to 0.10%.
- Selected remortgage fixed rate increased by up to 0.06%.
- Selected remortgage fixed rate reduced by up to 0.05%.

Tracker rate changes

- All home mover tracker rates reduced by up to 0.15%.
- All first time buyer tracker rates reduced by up to 0.15%.
- All large loan home mover tracker rates reduced by up to 0.05%.

Buy to Let

- All remortgage fixed rates reducing by up to 0.05%.
- Reintroduction of 2 year remortgage tracker products at 60%, 65% and 75% LTV with a £1,749 fee and no ERC.

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%	4.94%	N/A	£1,499	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF42H
60%	5.01%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF43H
60%	5.26%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF44H
75%	5.05%	N/A	£1,499	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF46H
75%	5.12%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF47H
75%	5.37%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF48H
85%	5.17%	N/A	£1,499	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF50H
85%	5.24%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF51H
85%	5.49%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF52H
90%	5.26%	N/A	£1,499	30 April 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF53H
90%	5.33%	N/A	£999	30 April 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF54H
90%	5.58%	N/A	£0	30 April 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF55H
95%	5.84%	N/A	£0	30 April 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF56H

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%	4.94%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO01H
60%	5.14%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO02H
75%	5.06%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO03H
75%	5.26%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO04H
85%	5.17%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO05H
85%	5.37%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO06H
90%	5.28%	N/A	£999	30 April 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO07H
90%	5.48%	N/A	£0	30 April 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO08H
95%	5.73%	N/A	£0	30 April 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 February 2030	EO09H

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%	4.91%	N/A	£1,499	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG33H
60%	4.94%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG34H
60%	5.06%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG35H
75%	5.06%	N/A	£1,499	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG37H
75%	5.09%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG38H
75%	5.21%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG39H
85%	5.18%	N/A	£1,499	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG41H
85%	5.21%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG42H
85%	5.33%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG43H
90%	5.25%	N/A	£1,499	30 April 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG44H
90%	5.28%	N/A	£999	30 April 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG45H
90%	5.40%	N/A	£0	30 April 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG46H
95%	5.74%	N/A	£0	30 April 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG47H

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	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2037	W549H
60%	5.39%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2037	W550H
75%	5.34%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2037	W551H
75%	5.44%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2037	W552H

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%	5.17%	N/A	£1,999	30 April 2027	£2.0m	£5.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF45H
75%	5.29%	N/A	£1,999	30 April 2027	£2.0m	£5.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	NF49H

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	30 April 2027	£2.0m	£5.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG36H
75%	5.17%	N/A	£1,999	30 April 2027	£2.0m	£5.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	LG40H

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%	4.08%	0.33%	£999	30 April 2027	£6k	£2.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VF77V
75%	4.25%	0.50%	£999	30 April 2027	£6k	£2.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VF79V
90%	4.95%	1.20%	£0	30 April 2027	£6k	£1.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VF81V

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%	4.34%	0.59%	£1,999	30 April 2027	£2.0m	£5.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VF78V
75%	4.44%	0.69%	£1,999	30 April 2027	£2.0m	£5.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	VF80V

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%	5.09%	1.34%	£0	30 April 2027	£6k	£570k	No ERC + Home Mover Only Free Valuation	2nd anniversary	VF82V

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%	5.07%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF57H
60%	5.32%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF58H
75%	5.24%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF59H
75%	5.49%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF60H
85%	5.27%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF61H
85%	5.52%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF62H
90%	5.39%	N/A	£999	30 April 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF63H
90%	5.64%	N/A	£0	30 April 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF64H
95%	5.85%	N/A	£0	30 April 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	NF65H

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%	5.04%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO10H
60%	5.24%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO11H
75%	5.17%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO12H
75%	5.37%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO13H
85%	5.27%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO14H
85%	5.47%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO15H
90%	5.38%	N/A	£999	30 April 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO16H
90%	5.58%	N/A	£0	30 April 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO17H
95%	5.83%	N/A	£0	30 April 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	EO18H

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%	5.01%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG48H
60%	5.13%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG49H
75%	5.16%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG50H
75%	5.28%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG51H
85%	5.23%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG52H
85%	5.35%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG53H
90%	5.34%	N/A	£999	30 April 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG54H
90%	5.46%	N/A	£0	30 April 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG55H
95%	5.73%	N/A	£0	30 April 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG56H

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%	5.89%	N/A	£0	30 April 2027	£190,001	£500k	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	LG57H

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	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2037	W553H
60%	5.39%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2037	W554H
75%	5.34%	N/A	£999	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2037	W555H
75%	5.44%	N/A	£0	30 April 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2037	W556H

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%	4.20%	0.45%	£999	30 April 2027	£6k	£2.0m	No ERC + First Time Buyer Only Free Valuation	2nd anniversary	VF83V
75%	4.44%	0.69%	£999	30 April 2027	£6k	£2.0m	No ERC + First Time Buyer Only Free Valuation	2nd anniversary	VF84V
90%	4.95%	1.20%	£0	30 April 2027	£6k	£1.0m	No ERC + First Time Buyer Only Free Valuation	2nd anniversary	VF85V

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%	4.94%	N/A	£1,499	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN59H
60%	5.01%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN60H
60%	5.26%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN61H
75%	5.05%	N/A	£1,499	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN62H
75%	5.12%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN63H
75%	5.37%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN64H
85%	5.17%	N/A	£1,499	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN65H
85%	5.24%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN66H
85%	5.49%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN67H
90%	5.26%	N/A	£1,499	31 August 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN68H
90%	5.33%	N/A	£999	31 August 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN69H
90%	5.58%	N/A	£0	31 August 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN70H
95%	5.84%	N/A	£0	31 August 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 February 2029	QN71H

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%	4.94%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN72H
60%	5.14%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN73H
75%	5.06%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN74H
75%	5.26%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN75H
85%	5.17%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN76H
85%	5.37%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN77H
90%	5.28%	N/A	£999	31 August 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN78H
90%	5.48%	N/A	£0	31 August 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN79H
95%	5.73%	N/A	£0	31 August 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 February 2030	QN80H

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%	4.91%	N/A	£1,499	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN81H
60%	4.94%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN82H
60%	5.06%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN83H
75%	5.06%	N/A	£1,499	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN84H
75%	5.09%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN85H
75%	5.21%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN86H
85%	5.18%	N/A	£1,499	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN87H
85%	5.21%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN88H
85%	5.33%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN89H
90%	5.25%	N/A	£1,499	31 August 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN90H
90%	5.28%	N/A	£999	31 August 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN91H
90%	5.40%	N/A	£0	31 August 2027	£6k	£1.0m	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN92H
95%	5.74%	N/A	£0	31 August 2027	£6k	£570k	Yes + Home Mover Only Homebuyer solution	2 February 2032	QN93H

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	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2037	QN94H
60%	5.39%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2037	QN95H
75%	5.34%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2037	QN96H
75%	5.44%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + Home Mover Only Homebuyer solution	2 February 2037	QN97H

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%	4.08%	0.33%	£999	31 August 2027	£6k	£2.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	Q519V
75%	4.25%	0.50%	£999	31 August 2027	£6k	£2.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	Q520V
90%	4.95%	1.20%	£0	31 August 2027	£6k	£1.0m	No ERC + Home Mover Only Free Valuation	2nd anniversary	Q521V
95%	5.09%	1.34%	£0	31 August 2027	£6k	£570k	No ERC + Home Mover Only Free Valuation	2nd anniversary	Q522V

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%	5.07%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QN98H
60%	5.32%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QN99H
75%	5.24%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QO01H
75%	5.49%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QO02H
85%	5.27%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QO03H
85%	5.52%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QO04H
90%	5.39%	N/A	£999	31 August 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QO05H
90%	5.64%	N/A	£0	31 August 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QO06H
95%	5.85%	N/A	£0	31 August 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 February 2029	QO07H

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%	5.04%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO08H
60%	5.24%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO09H
75%	5.17%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO10H
75%	5.37%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO11H
85%	5.27%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO12H
85%	5.47%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO13H
90%	5.38%	N/A	£999	31 August 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO14H
90%	5.58%	N/A	£0	31 August 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO15H
95%	5.83%	N/A	£0	31 August 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 February 2030	QO16H

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%	5.01%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO17H
60%	5.13%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO18H
75%	5.16%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO19H
75%	5.28%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO20H
85%	5.23%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO21H
85%	5.35%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO22H
90%	5.34%	N/A	£999	31 August 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO23H
90%	5.46%	N/A	£0	31 August 2027	£6k	£1.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO24H
95%	5.73%	N/A	£0	31 August 2027	£6k	£570k	Yes + First Time Buyer Only Homebuyer solution	2 February 2032	QO25H

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	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2037	QO26H
60%	5.39%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2037	QO27H
75%	5.34%	N/A	£999	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2037	QO28H
75%	5.44%	N/A	£0	31 August 2027	£6k	£2.0m	Yes + First Time Buyer Only Homebuyer solution	2 February 2037	QO29H

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%	4.20%	0.45%	£999	31 August 2027	£6k	£2.0m	No ERC + First Time Buyer Only Free Valuation	2nd anniversary	Q523V
75%	4.44%	0.69%	£999	31 August 2027	£6k	£2.0m	No ERC + First Time Buyer Only Free Valuation	2nd anniversary	Q524V
90%	4.95%	1.20%	£0	31 August 2027	£6k	£1.0m	No ERC + First Time Buyer Only Free Valuation	2nd anniversary	Q525V

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%	5.03%	N/A	£1,499	4 May 2027	£500k	£2.0m	Yes + Remortgage solution	2 February 2029	NB14R
60%	5.07%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2029	NB15R
60%	5.18%	N/A	£499	4 May 2027	£25k	£499,999	Yes + Remortgage solution	2 February 2029	NB16R
60%	5.35%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2029	NB17R
75%	5.15%	N/A	£1,499	4 May 2027	£500k	£2.0m	Yes + Remortgage solution	2 February 2029	NB19R
75%	5.19%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2029	NB20R
75%	5.30%	N/A	£499	4 May 2027	£25k	£499,999	Yes + Remortgage solution	2 February 2029	NB21R
75%	5.47%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2029	NB22R
85%	5.35%	N/A	£1,499	4 May 2027	£500k	£2.0m	Yes + Remortgage solution	2 February 2029	NB24R
85%	5.39%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2029	NB25R
85%	5.50%	N/A	£499	4 May 2027	£25k	£499,999	Yes + Remortgage solution	2 February 2029	NB26R
85%	5.64%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2029	NB27R
90%	5.46%	N/A	£1,499	4 May 2027	£500k	£1.0m	Yes + Remortgage solution	2 February 2029	NB28R
90%	5.50%	N/A	£999	4 May 2027	£25k	£1.0m	Yes + Remortgage solution	2 February 2029	NB29R

90%	5.61%	N/A	£499	4 May 2027	£25k	£499,999	Yes + Remortgage solution	2 February 2029	NB30R
90%	5.84%	N/A	£0	4 May 2027	£25k	£1.0m	Yes + Remortgage solution	2 February 2029	NB31R

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%	5.07%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2030	EH80R
60%	5.32%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2030	EH81R
75%	5.18%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2030	EH82R
75%	5.43%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2030	EH83R

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%	5.05%	N/A	£1,499	4 May 2027	£500k	£2.0m	Yes + Remortgage solution	2 February 2032	LB93R
60%	5.07%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2032	LB94R
60%	5.12%	N/A	£499	4 May 2027	£25k	£499,999	Yes + Remortgage solution	2 February 2032	LB95R
60%	5.20%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2032	LB96R
75%	5.17%	N/A	£1,499	4 May 2027	£500k	£2.0m	Yes + Remortgage solution	2 February 2032	LB98R
75%	5.19%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2032	LB99R
75%	5.24%	N/A	£499	4 May 2027	£25k	£499,999	Yes + Remortgage solution	2 February 2032	LC01R
75%	5.32%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2032	LC02R
85%	5.36%	N/A	£1,499	4 May 2027	£500k	£2.0m	Yes + Remortgage solution	2 February 2032	LC04R
85%	5.38%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2032	LC05R
85%	5.43%	N/A	£499	4 May 2027	£25k	£499,999	Yes + Remortgage solution	2 February 2032	LC06R
85%	5.51%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2032	LC07R
90%	5.51%	N/A	£1,499	4 May 2027	£500k	£1.0m	Yes + Remortgage solution	2 February 2032	LC08R
90%	5.53%	N/A	£999	4 May 2027	£25k	£1.0m	Yes + Remortgage solution	2 February 2032	LC09R

90%	5.58%	N/A	£499	4 May 2027	£25k	£499,999	Yes + Remortgage solution	2 February 2032	LC10R
90%	5.66%	N/A	£0	4 May 2027	£25k	£1.0m	Yes + Remortgage solution	2 February 2032	LC11R

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%	5.21%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2037	W342R
60%	5.31%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2037	W343R
75%	5.26%	N/A	£999	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2037	W344R
75%	5.41%	N/A	£0	4 May 2027	£25k	£2.0m	Yes + Remortgage solution	2 February 2037	W345R

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%	5.19%	N/A	£1,999	4 May 2027	£2.0m	£5.0m	Yes + Remortgage solution	2 February 2029	NB18R
75%	5.26%	N/A	£1,999	4 May 2027	£2.0m	£5.0m	Yes + Remortgage solution	2 February 2029	NB23R

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%	5.12%	N/A	£1,999	4 May 2027	£2.0m	£5.0m	Yes + Remortgage solution	2 February 2032	LB97R
75%	5.24%	N/A	£1,999	4 May 2027	£2.0m	£5.0m	Yes + Remortgage solution	2 February 2032	LC03R

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%	4.20%	0.45%	£999	4 May 2027	£25k	£2.0m	No ERC + Remortgage solution	2nd anniversary	VF29R
75%	4.30%	0.55%	£999	4 May 2027	£25k	£2.0m	No ERC + Remortgage solution	2nd anniversary	VF30R

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%	4.74%	0.99%	£1,999	4 May 2027	£2.0m	£5.0m	No ERC + Remortgage solution	2nd anniversary	VF25R
75%	4.87%	1.12%	£1,999	4 May 2027	£2.0m	£5.0m	No ERC + Remortgage solution	2nd anniversary	VF27R

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%	4.89%	N/A	£1,749	30 April 2027	£25k	£750k	Yes + Purchase Only Free Valuation	2 February 2029	Z002V
75%	4.99%	N/A	£1,749	30 April 2027	£25k	£750k	Yes + Purchase Only Free Valuation	2 February 2029	Z003V

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	30 April 2027	£25k	£750k	Yes + Purchase Only Free Valuation	2 February 2032	Z004V
75%	5.15%	N/A	£1,749	30 April 2027	£25k	£750k	Yes + Purchase Only Free Valuation	2 February 2032	Z005V

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%	5.08%	N/A	£1,749	4 May 2027	£25k	£750k	Yes + Remortgage solution	2 February 2029	Z335R
65%	5.13%	N/A	£1,749	4 May 2027	£25k	£750k	Yes + Remortgage solution	2 February 2029	Z336R
75%	5.19%	N/A	£1,749	4 May 2027	£25k	£750k	Yes + Remortgage solution	2 February 2029	Z337R

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%	5.08%	N/A	£1,749	4 May 2027	£25k	£750k	Yes + Remortgage solution	2 February 2032	Z338R
65%	5.13%	N/A	£1,749	4 May 2027	£25k	£750k	Yes + Remortgage solution	2 February 2032	Z339R
75%	5.19%	N/A	£1,749	4 May 2027	£25k	£750k	Yes + Remortgage solution	2 February 2032	Z340R

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%	4.25%	0.50%	£1,749	4 May 2027	£25k	£750k	No ERC + Remortgage solution	2nd anniversary	Z344R
65%	4.30%	0.55%	£1,749	4 May 2027	£25k	£750k	No ERC + Remortgage solution	2nd anniversary	Z345R
75%	4.35%	0.60%	£1,749	4 May 2027	£25k	£750k	No ERC + Remortgage solution	2nd anniversary	Z346R

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 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 £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 told about the cost of additional work before it's carried out.

Alternatively you client can receive £250 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 December 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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