

Product transfer rate changes - 6 October 2026

Residential range

- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.94%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.07%.
- 60% LTV 7 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.07%.

- 60% LTV 2 year tracker with a £999 fee. Rate reduced by 0.19% to 4.20%.

- 75% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.32%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.10% to 5.08%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.22%.
- 75% LTV 7 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.22%.

- 75% LTV 2 year tracker with a £999 fee. Rate reduced by 0.19% to 4.30%.

- 80% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.08% to 5.21%.
- 80% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.08% to 5.39%.

- 80% LTV 2 year tracker with a £999 fee. Rate reduced by 0.10% to 4.76%.

- 85% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.08% to 5.21%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.08% to 5.39%.

- 85% LTV 2 year tracker with a £999 fee. Rate reduced by 0.10% to 4.81%.

- 90% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.12% to 5.28%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.14% to 5.42%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.14% to 5.60%.

- 90% LTV 2 year tracker with a £999 fee. Rate reduced by 0.10% to 5.14%.

- 90.01 <= 95% LTV 1 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.55%.
- 90.01 <= 95% LTV 2 year tracker with a £999 fee. Rate reduced by 0.10% to 5.39%.
- 95.01 <= 200% LTV 1 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.60%.

Buy to Let range

- BTL 60% LTV 5 year fixed rate with a £1,749 fee. Rate increased by 0.03% to 4.97%.
- BTL 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.03% to 5.16%.

- BTL 75% LTV 5 year fixed rate with a £1,749 fee. Rate increased by 0.04% to 5.08%.
- BTL 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.04% to 5.27%.

- BTL 75.01 <= 200% LTV 5 year fixed rate with a £1,749 fee. Rate increased by 0.23% to 5.42%.
- BTL 75.01 <= 200% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.66%.

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