

## New business rate changes - 4 June 2026

### Residential

#### Home mover:

- 60% LTV 2 year fixed rate with a £1,999 fee and £250 cashback. Rate reduced by 0.17% to 4.43%.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.17% to 4.48%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.13% to 4.73%.
- 60% LTV 2 year fixed rate large loan with a £2,999 fee and £250 cashback. Rate reduced by 0.17% to 4.55%.
- 75% LTV 2 year fixed rate with a £1,999 fee and £250 cashback. Rate reduced by 0.15% to 4.55%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.15% to 4.60%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.11% to 4.85%.
- 75% LTV 2 year fixed rate large loan with a £2,999 fee and £250 cashback. Rate reduced by 0.15% to 4.73%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.13% to 4.71%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.13% to 4.96%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.13% to 4.82%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.13% to 5.07%.
  
- 60% LTV 5 year fixed rate with a £1,999 fee and £250 cashback. Rate reduced by 0.08% to 4.44%.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.08% to 4.49%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.08% to 4.61%.
- 60% LTV 5 year fixed rate large loan with a £2,999 fee and £250 cashback. Rate reduced by 0.08% to 4.63%.
- 75% LTV 5 year fixed rate with a £1,999 fee and £250 cashback. Rate reduced by 0.10% to 4.59%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.10% to 4.54%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 4.66%.
- 75% LTV 5 year fixed rate large loan with a £2,999 fee and £250 cashback. Rate reduced by 0.10% to 4.77%.
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.16% to 4.69%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.17% to 4.81%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.09% to 4.80%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 4.92%.

#### First time buyer:

- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.15% to 4.66%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.15% to 4.91%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.10% to 4.85%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.10%.
  
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.16% to 4.69%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.17% to 4.81%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.09% to 4.80%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 4.92%.

### Remortgage:

- 60% LTV 2 year fixed rate with a £1,999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.51%.
- 60% LTV 2 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.56%.
- 60% LTV 2 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.06% to 4.83%.
- 60% LTV 2 year fixed rate large loan with a £2,999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.71%.
- 75% LTV 2 year fixed rate with a £1,999 fee and the Remortgage solution. Rate reduced by 0.10% to 4.57%.
- 75% LTV 2 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.10% to 4.64%.
- 75% LTV 2 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.10% to 4.90%.
- 75% LTV 2 year fixed rate large loan with a £2,999 fee and the Remortgage solution. Rate reduced by 0.10% to 4.76%.
- 85% LTV 2 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.04% to 4.93%.
- 85% LTV 2 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.04% to 5.31%.
  
- 60% LTV 3 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.68%.
- 60% LTV 3 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.06% to 4.96%.
- 75% LTV 3 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.78%.
- 75% LTV 3 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.06% to 5.10%.
  
- 60% LTV 5 year fixed rate with a £1,999 fee and the Remortgage solution. Rate reduced by 0.04% to 4.57%.
- 60% LTV 5 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.60%.
- 60% LTV 5 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.04% to 4.75%.
- 60% LTV 5 year fixed rate large loan with a £2,999 fee and the Remortgage solution. Rate reduced by 0.04% to 4.64%.
- 75% LTV 5 year fixed rate with a £1,999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.60%.
- 75% LTV 5 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.68%.
- 75% LTV 5 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.06% to 4.83%.
- 75% LTV 5 year fixed rate large loan with a £2,999 fee and the Remortgage solution. Rate reduced by 0.06% to 4.76%.
  
- 60% LTV 10 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.04% to 4.98%.
- 60% LTV 10 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.04% to 5.08%.

- 75% LTV 10 year fixed rate with a £999 fee and the Remortgage solution. Rate reduced by 0.04% to 5.03%.
- 75% LTV 10 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.04% to 5.18%.

## New build

### New build – home mover:

- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.17% to 4.48%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.13% to 4.73%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.15% to 4.60%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.11% to 4.85%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.13% to 4.71%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.13% to 4.96%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.13% to 4.82%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.13% to 5.07%.
  
- 60% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.08% to 4.49%.
- 60% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.08% to 4.61%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.10% to 4.54%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.10% to 4.66%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.16% to 4.69%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.17% to 4.81%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.09% to 4.80%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.10% to 4.92%.

### New build – first time buyer:

- 85% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.15% to 4.66%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.15% to 4.91%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.10% to 4.85%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.10%.

- 85% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.16% to 4.69%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.17% to 4.81%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.09% to 4.80%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.10% to 4.92%.

## Buy to Let

### Buy to Let – purchase:

n/a

### Buy to Let – remortgage:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee and the Remortgage solution. Rate reduced by 0.09% to 4.56%.
- 60% LTV BTL 2 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.09% to 4.97%.
- 65% LTV BTL 2 year fixed rate with a £1,749 fee and the Remortgage solution. Rate reduced by 0.09% to 4.61%.
- 65% LTV BTL 2 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.09% to 5.02%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee and the Remortgage solution. Rate reduced by 0.09% to 4.66%.
- 75% LTV BTL 2 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.09% to 5.07%.
  
- 60% LTV BTL 5 year fixed rate with a £1,749 fee and the Remortgage solution. Rate reduced by 0.04% to 4.62%.
- 60% LTV BTL 5 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.02% to 4.81%.
- 65% LTV BTL 5 year fixed rate with a £1,749 fee and the Remortgage solution. Rate reduced by 0.04% to 4.67%.
- 65% LTV BTL 5 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.07% to 4.86%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee and the Remortgage solution. Rate reduced by 0.04% to 4.72%.
- 75% LTV BTL 5 year fixed rate with a £0 fee and the Remortgage solution. Rate reduced by 0.05% to 4.93%.

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