# New business rate changes – 5 November 2026

## Residential range

**Home mover:**

- 60% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.04% to 4.98%.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.05%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.30%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.05% to 5.10%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.05% to 5.17%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.05% to 5.42%.
- 90% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.03% to 5.23%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.03% to 5.30%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.55%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.14% to 5.70%.

- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.11% to 5.05%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.11% to 5.25%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.08% to 5.14%.
- 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.08% to 5.34%.
- 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.06% to 5.23%.
- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.43%.
- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.68%.

- 60% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.05% to 4.96%.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.05% to 4.99%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.05% to 5.11%.
- 75% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.04% to 5.10%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.13%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.25%.

- 90% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.02% to 5.23%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.02% to 5.26%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.02% to 5.38%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.09% to 5.65%.

- 60% LTV 2 year tracker rate large loan with a £1999 fee and £250 cashback. Rate reduced by 0.24% to 4.10%. Minimum loan size reduced to £6,000.
- 75% LTV 2 year tracker rate large loan with a £1999 fee and £250 cashback. Rate reduced by 0.24% to 4.20%. Minimum loan size reduced to £6,000.
- New 85% LTV 2 year tracker rate at 4.36% with a £999 fee and £250 cashback. Minimum loan size £6,000. Maximum loan size £2,000,000.
- New 85% LTV 2 year tracker rate at 4.30% with a £1999 fee and £250 cashback. Minimum loan size £6,000. Maximum loan size £2,000,000.

**First time buyer:**

- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.11%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.36%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.03% to 5.27%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.03% to 5.52%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.06% to 5.33%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.58%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.03% to 5.36%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.61%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.14% to 5.71%

- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.09% to 5.13%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.09% to 5.33%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.09% to 5.26%.
- 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.09% to 5.46%.
- 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.03% to 5.30%.
- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.03% to 5.50%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.42%.

- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.62%.
- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.13% to 5.70%

- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.06% to 5.07%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.19%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.20%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.32%.
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.02% to 5.25%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.02% to 5.37%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.04% to 5.30%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.04% to 5.42%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.67%

- New 85% LTV 2 year tracker rate at 4.49% with a £999 fee and £250 cashback. Minimum loan size £6,000. Maximum loan size £2,000,000.

**Remortgage:**

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.05% to 5.08%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.05% to 5.12%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.10% to 5.08%. Maximum loan size reduced to £300,000.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.40%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.02% to 5.17%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.05% to 5.24%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.10% to 5.20%. Maximum loan size reduced to £300,000.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.53%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.01% to 5.65%.

- 60% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.05% to 5.12%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.37%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.05% to 5.23%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.48%.

- 60% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.05% to 5.10%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.05% to 5.12%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.04% to 5.08%. Maximum loan size reduced to £300,000.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.25%.
- 75% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.05% to 5.22%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.05% to 5.24%.
- 75% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.04% to 5.20%. Maximum loan size reduced to £300,000.
- 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.37%.

- 60% LTV 10 year fixed rate with a £999 fee. Rate increased by 0.02% to 5.23%.
- 60% LTV 10 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.33%.
- 75% LTV 10 year fixed rate with a £999 fee. Rate increased by 0.02% to 5.28%.
- 75% LTV 10 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.43%.

- 60% LTV tracker rate large loan at 4.74% with a £1999 fee. Minimum loan size reduced £25,000.
- 75% LTV tracker rate large loan at 4.87% with a £1999 fee. Minimum loan size reduced to £25,000.
- New 85% LTV 2 year tracker rate at 4.56% with a £999 fee. Minimum loan size £25,000. Maximum loan size £2,000,000.
- New 90% LTV 2 year tracker rate at 4.89% with a £999 fee. Minimum loan size £25,000. Maximum loan size £2,000,000.

## New build range

**New build – home mover:**

- 60% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. Rate increased by 0.04% to 4.98%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.05%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.30%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. Rate increased by 0.05% to 5.10%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.05% to 5.17%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.05% to 5.42%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. Rate reduced by 0.03% to 5.23%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.03% to 5.30%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.55%.
- 95% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.14% to 5.70%.

- 60% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.11% to 5.05%.
- 60% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.11% to 5.25%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.08% to 5.14%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.08% to 5.34%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.06% to 5.23%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.43%.
- 95% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.68%.

- 60% LTV 5 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. Rate increased by 0.05% to 4.96%.

- 60% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.05% to 4.99%.
- 60% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.05% to 5.11%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. Rate increased by 0.04% to 5.10%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.13%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.25%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. Rate reduced by 0.02% to 5.23%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.02% to 5.26%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.02% to 5.38%.
- 95% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.09% to 5.65%.

- New 85% LTV 2 year tracker rate New Build Exclusive at 4.36% with a £999 fee and £250 cashback. Minimum loan size £6,000. Maximum loan size £2,000,000.

**New build – first time buyer:**

- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.11%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.36%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.03% to 5.27%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.03% to 5.52%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.06% to 5.33%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.58%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.03% to 5.36%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.61%.
- 95% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.14% to 5.71%.

- 60% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.09% to 5.13%.
- 60% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.09% to 5.33%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.09% to 5.26%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.09% to 5.46%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.03% to 5.30%.

- 85% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.03% to 5.50%.
- 90% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.42%.
- 90% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.62%.
- 95% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.13% to 5.70%.

- 60% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.06% to 5.07%.
- 60% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.19%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.20%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.32%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.02% to 5.25%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.02% to 5.37%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.04% to 5.30%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.04% to 5.42%.
- 95% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.67%.

- New 85% LTV 2 year tracker rate New Build Exclusive at 4.49% with a £999 fee and £250 cashback. Minimum loan size £6,000. Maximum loan size £2,000,000.

## Buy to Let range

**Buy to Let – purchase:**

- **N/A**

**Buy to Let – remortgage:**

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 5.13%.
- 65% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 5.18%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 5.24%.

- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 5.13%.
- 65% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 5.18%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 5.24%.

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