Product transfer rate changes – 24 November 2026

Residential range

- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.03% to 4.87%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.03% to 4.99%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.07% to 5.18%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.02% to 5.46%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.84%.
- 90.01 <= 95% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.89%.
- 95.01 <= 200% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.94%.

- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.05% to 4.94%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.24%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.04% to 5.11%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.35%.

- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 4.92%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.04% to 4.98%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.02% to 5.06%.
- 75% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.02% to 5.12%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.23%.
- 80% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.02% to 5.30%.
- 80% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.48%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.02% to 5.30%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.48%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.02% to 5.50%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.68%.
- 90.01 <= 95% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.73%.
- 95.01 <= 200% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.78%.

- 75% LTV 7 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.23%
- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.04% to 4.90%.

Buy to Let range

- 75% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.06% to 5.08%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.06% to 5.43%.
- 75%+ LTV 2 year fixed rate with a £1,749 fee. Rate increased by 0.01% to 5.46%.
- 75%+ LTV 2 year fixed rate with a £0 fee. Rate increased by 0.01% to 6.00%.

- 60% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.03% to 4.98%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.03% to 5.17%.
- 75% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.04% to 5.08%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.27%.
- 75%+ LTV 5 year fixed rate with a £1,749 fee. Rate increased by 0.02% to 5.50%.
- 75%+ LTV 5 year fixed rate with a £0 fee. Rate increased by 0.02% to 5.74%.

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