

Product transfer rate changes - 21 October 2026

Residential range

- 90% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.12% to 5.40%.
- 95% LTV 1 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.70%.
- 95%+ LTV 1 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.75%.

- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.94%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.29%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.15% to 5.14%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.13% to 5.42%.
- 80% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 5.24%.
- 80% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.62%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 5.24%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.62%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.06% to 5.44%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.82%.

- 60% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.12% to 5.04%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.17% to 5.32%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.21% to 5.18%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.11% to 5.43%.
- 80% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.45%.
- 85% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.45%.
- 90% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.03% to 5.65%.

- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.07% to 5.01%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.17%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.04% to 5.12%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.27%.
- 80% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.07% to 5.28%.
- 80% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.07% to 5.46%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.07% to 5.28%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.07% to 5.46%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.06% to 5.48%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.66%.
- 95% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.71%.
- 95%+ LTV 5 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.76%.

- 60% LTV 7 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.17%.
- 75% LTV 7 year fixed rate with a £0 fee. Rate increased by 0.11% to 5.27%.

Buy to Let range

- Buy to Let 60% LTV 2 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.94%.
- Buy to Let 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.34%.
- Buy to Let 75% LTV 2 year fixed rate with a £1,749 fee. Rate increased by 0.15% to 5.14%.

- Buy to Let 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.49%.
- Buy to Let 60% LTV 5 year fixed rate with a £1,749 fee. Rate increased by 0.04% to 5.01%.
- Buy to Let 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.04% to 5.20%.
- Buy to Let 75% LTV 5 year fixed rate with a £1,749 fee. Rate increased by 0.04% to 5.12%.
- Buy to Let 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.04% to 5.31%.
- Buy to Let 75%+ LTV 5 year fixed rate with a £1,749 fee. Rate increased by 0.06% to 5.48%.
- Buy to Let 75%+ LTV 5 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.72%.
- Buy to Let 60% LTV 2 year tracker product. New product with a rate of 4.25% and a £1,749 fee.
- Buy to Let 75% LTV 2 year tracker product. New product with a rate of 4.35% and a £1,749 fee.

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