Product transfer rate changes – 12 November 2026

Residential range

- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.04% to 4.90%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.04% to 5.02%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.25%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.04% to 5.02%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.04% to 5.14%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.37%.

- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.05% to 4.99%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.03% to 5.29%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.03% to 5.15%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.39%.

- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 4.96%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.04% to 5.02%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.03% to 5.14%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 5.08%.
- 75% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.04% to 5.14%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.25%.

- 60% LTV 7 year fixed rate with a £0 fee. Rate reduced by 0.03% to 5.14%.
- 75% LTV 7 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.25%.

Buy to Let range

- **N/A**

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