

New business rate changes - 23 September 2026

Residential range

Home mover:

- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.99%.
- 85% LTV 10 year fixed rate with a £999 fee and £250 cashback with a rate of 5.59% has been withdrawn.
- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.69% has been withdrawn.
- 90% LTV 10 year fixed rate with a £999 fee and £250 cashback with a rate of 5.79% has been withdrawn.
- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.89% has been withdrawn.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.90% has been withdrawn.

First time buyer:

- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.99%.
- 98% LTV 5 year fixed rate with a £0 fee and £250 cashback My First Mortgage. Rate reduced by 0.16% to 5.99%.
- 85% LTV 10 year fixed rate with a £999 fee and £250 cashback with a rate of 5.59% has been withdrawn.
- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.69% has been withdrawn.
- 90% LTV 10 year fixed rate with a £999 fee and £250 cashback with a rate of 5.79% has been withdrawn.
- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.89% has been withdrawn.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.90% has been withdrawn.

Remortgage:

- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.04% to 5.99%.

New build range

New build – home mover:

- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback New Build Exclusive. Rate reduced by 0.06% to 5.99%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback New Build Exclusive. Rate reduced by 0.05% to 5.50%.
- 85% LTV 10 year fixed rate with a £999 fee and £250 cashback with a rate of 5.59% has been withdrawn.

- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.69% has been withdrawn.
- 90% LTV 10 year fixed rate with a £999 fee and £250 cashback with a rate of 5.79% has been withdrawn.
- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.89% has been withdrawn.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.90% has been withdrawn.

New build – first time buyer:

- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback New Build Exclusive. Rate reduced by 0.06% to 5.99%.
- 85% LTV 10 year fixed rate with a £999 fee and £250 cashback with a rate of 5.59% has been withdrawn.
- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.69% has been withdrawn.
- 90% LTV 10 year fixed rate with a £999 fee and £250 cashback with a rate of 5.79% has been withdrawn.
- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.89% has been withdrawn.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback with a rate of 5.90% has been withdrawn.

Buy to Let range

Buy to Let – purchase:

- 60% LTV BTL 2 year fixed rate with a £0 fee and a rate of 5.49% has been withdrawn.
- 75% LTV BTL 2 year fixed rate with a £0 fee and a rate of 5.60% has been withdrawn.
- 60% LTV BTL 5 year fixed rate with a £0 fee and a rate of 5.26% has been withdrawn.
- 75% LTV BTL 5 year fixed rate with a £0 fee and a rate of 5.51% has been withdrawn.

Buy to Let – remortgage:

- 60% LTV BTL 2 year fixed rate with a £0 fee and a rate of 5.62% has been withdrawn.
- 65% LTV BTL 2 year fixed rate with a £0 fee and a rate of 5.67% has been withdrawn.
- 75% LTV BTL 2 year fixed rate with a £0 fee and a rate of 5.72% has been withdrawn.
- 60% LTV BTL 5 year fixed rate with a £0 fee and a rate of 5.38% has been withdrawn.
- 65% LTV BTL 5 year fixed rate with a £0 fee and a rate of 5.43% has been withdrawn.
- 75% LTV BTL 5 year fixed rate with a £0 fee and a rate of 5.48% has been withdrawn.

INTERMEDIARIES & INVESTMENT PROFESSIONALS ONLY: NOT FOR PUBLIC DISTRIBUTION

Santander for Intermediaries is a brand of Santander UK plc and is not a regulated company. Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. www.santander.co.uk. Telephone 0330 9 123 123. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Santander and the flame logo are registered trademarks.