New business rate changes – 24 November 2026

Residential range

Home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.08% to 4.90%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.13% to 4.92%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.17%.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee. Rate reduced by 0.05% to 5.12%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.10% to 5.00%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.15% to 5.02%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.27%.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee. Rate reduced by 0.05% to 5.24%.
- 85% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.10% to 5.07%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.12%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.37%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.03% to 5.15%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.20%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.45%.
- 95% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.63%.

- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.13% to 4.92%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.12%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.02%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.22%.
- 85% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.11% to 5.12%.
- 85% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.11% to 5.32%.
- 90% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.08% to 5.20%.
- 90% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.08% to 5.40%.
- 95% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.63%.

- 60% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.06% to 4.90%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.06% to 4.93%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.06% to 5.05%.
- 75% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.10% to 5.00%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.10% to 5.03%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.10% to 5.15%.
- 85% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.06% to 5.12%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.06% to 5.15%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.06% to 5.27%.
- 95% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.60%.

First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.10% to 5.01%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.10% to 5.26%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.10% to 5.17%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.10% to 5.42%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.11% to 5.22%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.11% to 5.47%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.09% to 5.25%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.50%.
- 95% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.63%.

- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.01%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.21%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.09% to 5.17%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.37%.
- 85% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.08% to 5.22%.
- 85% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.08% to 5.42%.
- 90% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.17% to 5.25%.
- 90% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.17% to 5.45%.
- 95% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.63%.

- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.02%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.14%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 5.16%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.28%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 5.21%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.33%.
- 95% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.60%.
- 98% LTV 5 year fixed rate My First Mortgage FTB Excl with a £0 fee. Rate reduced by 0.04% to 5.85%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee and £500 cashback. Rate reduced by 0.13% to 4.85%.
- 60% LTV 2 year fixed rate with a £999 fee and £500 cashback. Rate reduced by 0.04% to 4.88%.
- 60% LTV 2 year fixed rate with a £499 fee and £500 cashback. Rate reduced by 0.03% to 4.99%.
- 60% LTV 2 year fixed rate with a £0 fee and £500 cashback. Rate reduced by 0.07% to 5.18%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £500 cashback. Rate reduced by 0.04% to 5.04%.
- 75% LTV 2 year fixed rate with a £999 fee and £500 cashback. Rate reduced by 0.02% to 5.08%.
- 85% LTV 2 year fixed rate with a £1,499 fee and £500 cashback. Rate reduced by 0.06% to 5.23%.
- 85% LTV 2 year fixed rate with a £999 fee and £500 cashback. Rate reduced by 0.06% to 5.27%.
- 85% LTV 2 year fixed rate with a £499 fee and £500 cashback. Rate reduced by 0.05% to 5.45%.
- 90% LTV 2 year fixed rate with a £1,499 fee and £500 cashback. Rate increased by 0.02% to 5.42%.
- 90% LTV 2 year fixed rate with a £999 fee and £500 cashback. Rate increased by 0.02% to 5.46%.
- 90% LTV 2 year fixed rate with a £499 fee and £500 cashback. Rate increased by 0.02% to 5.57%.
- 90% LTV 2 year fixed rate with a £0 fee and £500 cashback. Rate increased by 0.02% to 5.84%.

- 60% LTV 3 year fixed rate with a £999 fee and £500 cashback. Rate reduced by 0.05% to 4.94%.
- 60% LTV 3 year fixed rate with a £0 fee and £500 cashback. Rate reduced by 0.02% to 5.27%.
- 75% LTV 3 year fixed rate with a £999 fee and £500 cashback. Rate reduced by 0.04% to 5.11%.

- 75% LTV 3 year fixed rate with a £0 fee and £500 cashback. Rate reduced by 0.04% to 5.35%.

- 60% LTV 5 year fixed rate with a £1,499 fee and £500 cashback. Rate reduced by 0.04% to 4.91%.
- 60% LTV 5 year fixed rate with a £999 fee and £500 cashback. Rate reduced by 0.04% to 4.93%.
- 60% LTV 5 year fixed rate with a £499 fee and £500 cashback. Rate reduced by 0.04% to 4.98%.
- 75% LTV 5 year fixed rate with a £1,499 fee and £500 cashback. Rate reduced by 0.03% to 5.05%.
- 75% LTV 5 year fixed rate with a £999 fee and £500 cashback. Rate reduced by 0.03% to 5.07%.
- 75% LTV 5 year fixed rate with a £499 fee and £500 cashback. Rate reduced by 0.02% to 5.12%.
- 75% LTV 5 year fixed rate with a £0 fee and £500 cashback. Rate reduced by 0.02% to 5.23%.
- 85% LTV 5 year fixed rate with a £1,499 fee and £500 cashback. Rate reduced by 0.05% to 5.26%.
- 85% LTV 5 year fixed rate with a £999 fee and £500 cashback. Rate reduced by 0.05% to 5.28%.
- 85% LTV 5 year fixed rate with a £499 fee and £500 cashback. Rate reduced by 0.05% to 5.33%.
- 85% LTV 5 year fixed rate with a £0 fee and £500 cashback. Rate increased by 0.02% to 5.48%.
- 90% LTV 5 year fixed rate with a £1,499 fee and £500 cashback. Rate increased by 0.02% to 5.48%.
- 90% LTV 5 year fixed rate with a £999 fee and £500 cashback. Rate increased by 0.02% to 5.50%.
- 90% LTV 5 year fixed rate with a £499 fee and £500 cashback. Rate increased by 0.02% to 5.55%.
- 90% LTV 5 year fixed rate with a £0 fee and £500 cashback. Rate increased by 0.02% to 5.68%.

New build range

New build – home mover:

- 60% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.08% to 4.90%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.13% to 4.92%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.13% to 5.17%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.10% to 5.00%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.15% to 5.02%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.15% to 5.27%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.10% to 5.07%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.12% to 5.12%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.12% to 5.37%.

- 90% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.03% to 5.15%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.05% to 5.20%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.45%.
- 95% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.63%.

- 60% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.13% to 4.92%.
- 60% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.13% to 5.12%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.12% to 5.02%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.12% to 5.22%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.11% to 5.12%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.11% to 5.32%.
- 90% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.08% to 5.20%.
- 90% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.08% to 5.40%.
- 95% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.63%.

- 60% LTV 5 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.06% to 4.90%.
- 60% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.06% to 4.93%.
- 60% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.06% to 5.05%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.10% to 5.00%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.10% to 5.03%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.10% to 5.15%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.06% to 5.12%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.06% to 5.15%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.06% to 5.27%.
- 95% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.60%

New build – first time buyer:

- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.10% to 5.01%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.10% to 5.26%.

- 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.10% to 5.17%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.10% to 5.42%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.11% to 5.22%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.11% to 5.47%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.09% to 5.25%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.09% to 5.50%.
- 95% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.63%.

- 60% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.12% to 5.01%.
- 60% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.12% to 5.21%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.09% to 5.17%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.09% to 5.37%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.08% to 5.22%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.08% to 5.42%.
- 90% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.17% to 5.25%.
- 90% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.17% to 5.45%.
- 95% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.63%.

- 60% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.05% to 5.02%.
- 60% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.14%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.04% to 5.16%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.04% to 5.28%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.04% to 5.21%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.04% to 5.33%.
- 95% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.60%.

Buy to Let range

Buy to Let – purchase:

- 60% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 4.84%.
- New 60% LTV 2 year fixed rate with a £0 fee, launched at 5.28%.
- 75% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 4.94%.
- New 75% LTV 2 year fixed rate with a £0 fee, launched at 5.38%.

- New 60% LTV 5 year fixed rate with a £0 fee, launched at 5.13%.
- New 75% LTV 5 year fixed rate with a £0 fee, launched at 5.32%.

Buy to Let – remortgage:

- 60% LTV 2 year fixed rate with a £1,749 fee and £500 cashback. Rate reduced by 0.05% to 4.98%.
- New 60% LTV 2 year fixed rate with a £0 fee and £500 cashback, launched at 5.38%.
- 65% LTV 2 year fixed rate with a £1,749 fee and £500 cashback. Rate reduced by 0.05% to 5.03%.
- New 65% LTV 2 year fixed rate with a £0 fee and £500 cashback, launched at 5.43%.
- 75% LTV 2 year fixed rate with a £1,749 fee and £500 cashback. Rate reduced by 0.06% to 5.08%.
- New 75% LTV 2 year fixed rate with a £0 fee and £500 cashback, launched at 5.47%.
- 5 year fixed rates
- 60% LTV 5 year fixed rate with a £1,749 fee and £500 cashback. Rate reduced by 0.05% to 4.98%.

- New 60% LTV 5 year fixed rate with a £0 fee and £500 cashback, launched at 5.17%.
- 65% LTV 5 year fixed rate with a £1,749 fee and £500 cashback. Rate reduced by 0.05% to 5.03%.
- New 65% LTV 5 year fixed rate with a £0 fee and £500 cashback, launched at 5.22%.
- 75% LTV 5 year fixed rate with a £1,749 fee and £500 cashback. Rate reduced by 0.06% to 5.08%.
- New 75% LTV 5 year fixed rate with a £0 fee and £500 cashback, launched at 5.27%.

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.