

New business rate changes - 19 August 2026

Residential range

Home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.10% to 4.47%.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.08% to 4.54%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.08% to 4.79%.
- 60% LTV 2 year fixed rate (Large Loan) with a £1,999 fee and £250 cashback. Rate reduced by 0.05% to 4.72%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.10% to 4.58%.
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- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 4.73%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 4.98%.
- 90% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.10% to 4.74%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.08% to 4.81%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.08% to 5.06%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.15% to 5.34%.
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 4.55%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 4.75%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 4.72%.
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- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.04%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 4.95%.

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- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.49%.

First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.06% to 4.58%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 4.83%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.08% to 4.70%.

- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.08% to 4.95%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.06% to 4.77%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.02%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.04% to 4.85%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.04% to 5.10%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.44%.

- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 4.65%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 4.85%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 4.82%.
- 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.02%.
- 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.10% to 4.94%.
- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.14%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 5.05%.
- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.25%.
- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.40%.

- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.10% to 4.56%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 4.68%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.06% to 4.70%.
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- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 4.85%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 4.97%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.35%.
- 98% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.04% to 5.75%.

- 60% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.10% to 5.09%.

- 60% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.19%.
- 75% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 5.19%.
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- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.49%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.13% to 4.52%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.13% to 4.56%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.13% to 4.67%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.13% to 4.84%.
- 60% LTV 2 year fixed rate (Large Loan) with a £1,999 fee. Rate reduced by 0.13% to 4.63%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.13% to 4.62%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.13% to 4.66%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.13% to 4.77%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.13% to 4.94%.
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- 85% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 4.88%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.05% to 4.92%.
- 85% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.05% to 5.03%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.17%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 5.11%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.15%.
- 90% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.05% to 5.26%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.43%.
- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.05% to 4.64%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.05% to 4.90%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.05% to 4.75%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.05% to 4.97%.
- 60% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.07% to 4.64%.
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- 75% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.07% to 4.74%.
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New build range

New build - home mover:

- 60% LTV 2 year fixed rate (New Build Exclusive) with a £1,499 fee and £250 cashback. Rate reduced by 0.10% to 4.47%.
- 60% LTV 2 year fixed rate (New Build Exclusive) with a £999 fee and £250 cashback. Rate reduced by 0.08% to 4.54%.
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New build - first time buyer:

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- 85% LTV 2 year fixed rate (New Build Exclusive) with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.02%.
- 90% LTV 2 year fixed rate (New Build Exclusive) with a £999 fee and £250 cashback. Rate reduced by 0.04% to 4.85%.
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- 95% LTV 2 year fixed rate (New Build Exclusive) with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.44%.
- 60% LTV 3 year fixed rate (New Build Exclusive) with a £999 fee and £250 cashback. Rate reduced by 0.05% to 4.65%.
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- 85% LTV 10 year fixed rate (New Build Exclusive) with a £999 fee and £250 cashback. Rate reduced by 0.10% to 5.39%.
- 85% LTV 10 year fixed rate (New Build Exclusive) with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.49%.

Buy to let range

Buy to let - purchase:

- 60% LTV 2 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.18% to 4.39%.
- 60% LTV 2 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.18% to 4.89%.
- 75% LTV 2 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.18% to 4.50%.
- 75% LTV 2 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.18% to 5.00%.

- 60% LTV 5 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.10% to 4.51%.
- 60% LTV 5 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.10% to 4.71%.
- 75% LTV 5 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.10% to 4.76%.
- 75% LTV 5 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.10% to 4.96%.

Buy to let - remortgage:

- 60% LTV 2 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.07% to 4.57%.
- 60% LTV 2 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.07% to 4.97%.
- 65% LTV 2 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.07% to 4.62%.
- 65% LTV 2 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.07% to 5.02%.
- 75% LTV 2 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.07% to 4.67%.
- 75% LTV 2 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.07% to 5.07%.

- 60% LTV 5 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.10% to 4.64%.
- 60% LTV 5 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.10% to 4.83%.
- 65% LTV 5 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.10% to 4.69%.
- 65% LTV 5 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.10% to 4.88%.
- 75% LTV 5 year fixed rate (Btl) with a £1,749 fee. Rate reduced by 0.10% to 4.74%.
- 75% LTV 5 year fixed rate (Btl) with a £0 fee. Rate reduced by 0.10% to 4.93%.

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