

## New business rate changes - 18 June 2026

### Residential range for all channels

#### Home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.07% to 4.50%. Minimum loan size now £6,000.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.07% to 4.55%. Maximum loan size now £2,000,000.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.07% to 4.80%. Maximum loan size now £2,000,000.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.02% to 4.57%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.02% to 4.57%. Minimum loan size now £6,000.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.02% to 4.62%. Maximum loan size now £2,000,000.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.02% to 4.87%. Maximum loan size now £2,000,000.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate reduced by 0.03% to 4.70%.
- 85% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. New product with a rate of 4.68%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.02% to 4.73%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.02% to 4.98%. Maximum loan size now £2,000,000.
- 90% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. New product with a rate of 4.73%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.04% to 4.78%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.04% to 5.03%. Maximum loan size now £1,000,000.
  
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.15% to 4.48%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.15% to 4.68%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.11% to 4.63%.
- 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.11% to 4.83%.
- 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.07% to 4.78%.
- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.07% to 4.98%.
  
- 60% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.02% to 4.42%. Minimum loan size now £6,000.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.02% to 4.47%. Maximum loan size now £2,000,000.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.02% to 4.59%. Maximum loan size now £2,000,000.
- 60% LTV 5 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate reduced by 0.06% to 4.57%.
- 75% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.09% to 4.50%. Minimum loan size now £6,000.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Maximum loan size now £2,000,000.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Maximum loan size now £2,000,000.

- 75% LTV 5 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate reduced by 0.07% to 4.70%.
- 85% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. New product with a rate of 4.64%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Maximum loan size now £2,000,000.
- 90% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. New product with a rate of 4.69%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.06% to 4.74%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 4.86%. Maximum loan size now £1,000,000.
  
- 60% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 5.02%.
- 60% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.12%.
- 75% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 5.07%.
- 75% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.17%.
  
- 60% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.14% to 4.08%.
- 60% LTV 2 year tracker rate large loan with a £1,999 fee. Rate reduced by 0.15% to 4.29%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.03% to 4.24%.
- 75% LTV 2 year tracker rate large loan with a £1,999 fee. Rate reduced by 0.15% to 4.49%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate reduced by 0.10% to 4.85%.
- 95% LTV 2 year tracker rate loyal mover exclusive with a £0 fee. Rate reduced by 0.10% to 5.09%.

#### First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 4.65%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 4.90%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 4.70%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 4.95%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.11% to 4.77%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.11% to 5.02%.
  
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 4.55%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 4.75%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 4.64%.
- 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 4.84%.
- 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.12% to 4.78%.
- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.12% to 4.98%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.14% to 5.09%.
- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.29%.
  
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 4.59%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 4.69%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 4.64%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 4.76%.
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.02% to 4.71%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.02% to 4.83%.
  
- 60% LTV 10 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 5.02%.
- 60% LTV 10 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 5.12%.
- 75% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 5.07%.
- 75% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.17%.
  
- 60% LTV 2 year tracker rate with a £999 fee. New product with a rate of 4.18%.
- 75% LTV 2 year tracker rate with a £999 fee. New product with a rate of 4.34%.

- 90% LTV 2 year tracker rate with a £0 fee. Rate reduced by 0.10% to 4.85%.

#### Remortgage:

- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.07% to 4.49%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.08% to 4.75%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.05% to 4.59%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.06% to 4.84%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.04% to 4.89%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.08% to 5.23%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.41%.
  
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.04% to 4.92%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.13% to 4.97%.
  
- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 4.56%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.06% to 4.69%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 4.64%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.04% to 4.79%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.03% to 4.86%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.03% to 5.06%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.22%.
  
- 60% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.16% to 4.14%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.18% to 4.24%.

#### New build range for all channels

##### New build – home mover:

- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.07% to 4.55%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.07% to 4.80%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.02% to 4.62%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.02% to 4.87%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.02% to 4.73%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.02% to 4.98%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.04% to 4.78%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.04% to 5.03%.
  
- 60% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.15% to 4.48%.
- 60% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.15% to 4.68%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.11% to 4.63%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.11% to 4.83%.

- 85% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.07% to 4.78%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.07% to 4.98%.
  
- 60% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.02% to 4.47%.
- 60% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.02% to 4.59%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.06% to 4.74%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.06% to 4.86%.
  
- 60% LTV 2 year tracker rate New Build Exclusive with a £999 fee. Rate reduced by 0.14% to 4.08%.
- 75% LTV 2 year tracker rate New Build Exclusive with a £999 fee. Rate reduced by 0.03% to 4.24%.
- 90% LTV 2 year tracker rate New Build Exclusive with a £0 fee. Rate reduced by 0.10% to 4.85%.
- 95% LTV 2 year tracker New Build loyal mover exclusive with a £0 fee. Rate reduced by 0.10% to 5.09%.

#### New build – first time buyer:

- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. New product with a rate of 4.65%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. New product with a rate of 4.90%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. New product with a rate of 4.70%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. New product with a rate of 4.95%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.11% to 4.77%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.11% to 5.02%.
  
- 60% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. New product with a rate of 4.55%.
- 60% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. New product with a rate of 4.75%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. New product with a rate of 4.64%.
- 75% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. New product with a rate of 4.84%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.12% to 4.78%.
- 85% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.12% to 4.98%.
- 90% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate reduced by 0.14% to 5.09%.
- 90% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.29%.

- 60% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. New product with a rate of 4.59%.
- 60% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. New product with a rate of 4.69%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. New product with a rate of 4.64%.
- 75% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. New product with a rate of 4.76%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.02% to 4.71%.
- 85% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.02% to 4.83%.
  
- 60% LTV 2 year tracker rate New Build Exclusive with a £999 fee. New product with a rate of 4.18%.
- 75% LTV 2 year tracker rate New Build Exclusive with a £999 fee. New product with a rate of 4.34%.
- 90% LTV 2 year tracker rate New Build Exclusive with a £0 fee. Rate reduced by 0.10% to 4.85%.

#### Buy to Let range for SFI channel only

##### Buy to Let Purchase:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate reduced by 0.15% to 4.50%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.00%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 4.60%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.10%.
  
- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate reduced by 0.20% to 4.58%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate reduced by 0.27% to 4.78%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate reduced by 0.07% to 5.03%.

##### Buy to Let Remortgage:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate reduced by 0.07% to 4.49%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate reduced by 0.08% to 4.89%.
- 65% LTV BTL 2 year fixed rate with a £1,749 fee. Rate reduced by 0.07% to 4.54%.
- 65% LTV BTL 2 year fixed rate with a £0 fee. Rate reduced by 0.08% to 4.94%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate reduced by 0.07% to 4.59%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate reduced by 0.08% to 4.99%.
  
- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate reduced by 0.06% to 4.56%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate reduced by 0.06% to 4.75%.
- 65% LTV BTL 5 year fixed rate with a £1,749 fee. Rate reduced by 0.06% to 4.61%.
- 65% LTV BTL 5 year fixed rate with a £0 fee. Rate reduced by 0.06% to 4.80%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate reduced by 0.06% to 4.66%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate reduced by 0.08% to 4.85%.

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