

New business rate changes - 22 July 2026

Residential range

Home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.23% to 4.55%.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.23% to 4.60%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.23% to 4.85%.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.15% to 4.67%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.24% to 4.66%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.24% to 4.71%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.24% to 4.96%.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.12% to 4.79%.
- 85% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.23% to 4.77%.
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- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.23% to 5.07%.
- 90% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.25% to 4.89%.
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- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.21% to 4.60%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.21% to 4.80%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.22% to 4.77%.
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- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.05% to 5.20%.
- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.05% to 5.35%.
- 60% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.24% to 4.53%.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.24% to 4.58%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.24% to 4.70%.

- 60% LTV 5 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.13% to 4.60%.
- 75% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.24% to 4.64%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.24% to 4.69%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 4.77%.
- 75% LTV 5 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.12% to 4.72%.
- 85% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.21% to 4.75%.
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.21% to 4.80%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.21% to 4.92%.
- 90% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.25% to 4.83%.
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- 75% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.34%.
- 85% LTV 10 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 5.49%.
- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 5.59%.
- 90% LTV 10 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 5.59%.
- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 5.69%.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 5.80%.

First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.16% to 4.60%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.16% to 4.85%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.25% to 4.81%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.25% to 5.06%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.28% to 4.92%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.28% to 5.17%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.30% to 4.99%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.30% to 5.24%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.25% to 5.54%.
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.22% to 4.70%.

- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.22% to 4.90%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.23% to 4.87%.
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- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.26% to 5.24%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.11% to 5.10%.
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- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.11% to 5.45%.

- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.14% to 4.58%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.14% to 4.70%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.28% to 4.79%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.28% to 4.91%.
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.29% to 4.90%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.29% to 5.02%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.30% to 4.93%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.30% to 5.05%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.25% to 5.40%.
- 98% LTV 5 year fixed rate My First Mortgage FTB Excl with a £0 fee and £250 cashback. Rate increased by 0.25% to 5.74%.

- 60% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.20% to 5.19%.
- 60% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.29%.
- 75% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.20% to 5.24%.
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- 85% LTV 10 year fixed rate with a £999 fee and £250 cashback. New product with a rate of 5.49%.
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- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback. New product with a rate of 5.80%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.22% to 4.60%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.22% to 4.64%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.22% to 4.75%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.22% to 4.92%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.22% to 4.70%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.22% to 4.74%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.22% to 4.85%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.22% to 5.02%.
- 85% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.10% to 4.88%.

- 85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.92%.
- 85% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.10% to 5.03%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.07% to 5.17%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.05% to 5.11%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.05% to 5.15%.
- 90% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.05% to 5.26%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.43%.

- 60% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.25% to 4.72%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.25% to 4.74%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.25% to 4.79%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.25% to 4.87%.
- 60% LTV 5 year fixed rate large loan with a £1,999 fee. Rate increased by 0.10% to 4.74%.
- 75% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.25% to 4.82%.
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- 90% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.05% to 5.10%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.18%.

New build range

New build – home mover:

- 60% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. New product with a rate of 4.55%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.23% to 4.60%.
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New build – first time buyer:

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- 95% LTV 10 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. New product with a rate of 5.80%.

Buy to Let range

Buy to Let – purchase:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.20% to 4.55%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.05%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.21% to 4.66%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.21% to 5.16%.

- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.58%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.78%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.83%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.03%.

Buy to Let – remortgage:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.22% to 4.64%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.22% to 5.04%.
- 65% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.22% to 4.69%.
- 65% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.22% to 5.09%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.22% to 4.74%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.22% to 5.14%.

- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.25% to 4.74%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.25% to 4.93%.
- 65% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.25% to 4.79%.
- 65% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.25% to 4.98%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.25% to 4.84%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.18% to 5.03%.

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