

Product transfer rate changes - 16 September 2026

Residential range

- 60% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.20% to 5.06%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.25% to 4.89%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.19%.
- 60% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.25% to 4.92%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.15%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.20% to 4.89%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.02%.
- 60% LTV 7 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.02%.
- 60% LTV 2 year tracker with a £999 fee. Rate increased by 0.25% to 4.39%.
- 75% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.20% to 5.11%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.25% to 4.99%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.29%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.25% to 4.97%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.22%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.20% to 4.98%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.12%.
- 75% LTV 7 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.12%.
- 75% LTV 2 year tracker with a £999 fee. Rate increased by 0.25% to 4.49%.
- 80% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.15% to 5.11%.
- 80% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.25% to 5.14%.
- 80% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.52%.
- 80% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.39%.
- 80% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.20% to 5.13%.
- 80% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.31%.
- 80% LTV 2 year tracker with a £999 fee. Rate increased by 0.10% to 4.86%.
- 85% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.15% to 5.11%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.25% to 5.14%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.52%.
- 85% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.39%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.20% to 5.13%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.31%.
- 85% LTV 2 year tracker with a £999 fee. Rate increased by 0.10% to 4.91%.
- 90% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.10% to 5.16%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.25% to 5.38%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.76%.
- 90% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.62%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.20% to 5.28%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.46%.

- 90% LTV 2 year tracker with a £999 fee. Rate increased by 0.10% to 5.24%.
- 90.01 <= 95% 1 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.49%.
- 90.01 <= 95% 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.83%.
- 90.01 <= 95% 3 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.67%.
- 90.01 <= 95% 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.56%.
- 90.01 <= 95% 2 year tracker with a £999 fee. Rate increased by 0.10% to 5.49%.
- 95.01 <= 200% 1 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.54%.
- 95.01 <= 200% 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.88%.
- 95.01 <= 200% 3 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.72%.
- 95.01 <= 200% 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.61%.

Buy to Let range

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.25% to 4.89%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.29%.
- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.20% to 4.94%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.13%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.25% to 4.99%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.39%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.20% to 5.04%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.23%.
- 75.01 <= 200% BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 5.45%.
- 75.01 <= 200% BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.99%.
- 75.01 <= 200% BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 5.19%.
- 75.01 <= 200% BTL 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.46%.
- 75.01 <= 200% BTL Lifetime tracker with a £1,749 fee. Rate increased by 0.10% to 5.68%.

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