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%.