

New business rate changes - 14 September 2026

Residential range

Home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.09% to 4.61%.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.09% to 4.68%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.09% to 4.93%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.09% to 4.71%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.09% to 4.78%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.09% to 5.03%.
- 85% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.07% to 4.90%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.07% to 4.97%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.07% to 5.22%.
- 90% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.09% to 5.03%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.09% to 5.10%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.09% to 5.35%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.60%.

- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.05% to 4.60%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.05% to 4.80%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.05%.
- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.25%.

- 60% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.09% to 4.65%.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.09% to 4.68%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.09% to 4.80%.
- 75% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.10% to 4.80%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.10% to 4.83%.

- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.10% to 4.95%.
- 85% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.05% to 4.89%.
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.05% to 4.92%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.05% to 5.04%.
- 90% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.04% to 5.04%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.07%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.19%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.50%.

First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.07% to 4.72%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.07% to 4.97%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.07% to 4.82%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.07% to 5.07%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.08% to 4.93%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.08% to 5.18%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.60%.
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.05% to 4.70%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.05% to 4.90%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.15%.
- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.35%.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.09% to 4.70%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.09% to 4.82%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.09% to 4.83%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.09% to 4.95%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.50%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.10% to 4.72%.

- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.76%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.10% to 4.87%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.04%.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee. Rate increased by 0.10% to 4.83%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.10% to 4.82%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.86%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.10% to 4.97%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.14%.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee. Rate increased by 0.10% to 4.88%.
- 85% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.15% to 5.03%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.15% to 5.07%.
- 85% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.15% to 5.18%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.32%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.15% to 5.26%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.15% to 5.30%.
- 90% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.15% to 5.41%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.58%.
- 60% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.69%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.04% to 4.94%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.80%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.08% to 5.05%.
- 60% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.05% to 4.79%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.81%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.05% to 4.86%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.94%.
- 60% LTV 5 year fixed rate large loan with a £1,999 fee. Rate increased by 0.05% to 4.81%.
- 75% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.05% to 4.89%.
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- 75% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.05% to 4.96%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.04%.
- 75% LTV 5 year fixed rate large loan with a £1,999 fee. Rate increased by 0.05% to 4.91%.
- 85% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.15% to 5.10%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.15% to 5.12%.
- 85% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.15% to 5.17%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.25%.
- 90% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.15% to 5.25%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.15% to 5.27%.
- 90% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.15% to 5.32%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.40%.

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 increased by 0.09% to 4.61%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.09% to 4.68%.
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New build – first time buyer:

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- 95% LTV 5 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.06% to 5.50%.

Buy to Let range

Buy to Let – purchase:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 4.54%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.04%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 4.65%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.15%.
- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 4.66%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 4.86%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 4.91%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.11%.

Buy to Let – remortgage:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 4.77%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.17%.

- 65% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 4.82%.
- 65% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.22%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.10% to 4.87%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.27%.

- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.79%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.98%.
- 65% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.84%.
- 65% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.03%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.89%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.08%.

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