

New business rate changes - 8 September 2026

Residential range

Home mover:

- 60% LTV 2 year fixed rate with a £1499 fee. Rate increased by 0.05% to 4.52%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.59%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.84%.
- 75% LTV 2 year fixed rate with a £1499 fee. Rate increased by 0.04% to 4.62%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.04% to 4.69%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.04% to 4.94%.
- 85% LTV 2 year fixed rate with a £1499 fee. Rate increased by 0.17% to 4.83%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.17% to 4.90%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.17% to 5.15%.
- 90% LTV 2 year fixed rate with a £1499 fee. Rate increased by 0.20% to 4.94%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.20% to 5.01%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.26%.
- 95% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.54%.
- 85% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.06% to 4.90%.
- 85% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.10%.
- 90% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.06% to 5.01%.
- 90% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.21%.
- 95% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.40%.
- 60% LTV 5 year fixed rate with a £1499 fee. Rate increased by 0.05% to 4.56%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.59%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.71%.
- 60% LTV 5 year fixed rate large loan with a £1999 fee. Rate increased by 0.00% to 4.65%.
- 75% LTV 5 year fixed rate with a £1499 fee. Rate increased by 0.05% to 4.70%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.73%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.85%.
- 75% LTV 5 year fixed rate large loan with a £1999 fee. Rate increased by 0.00% to 4.77%.
- 85% LTV 5 year fixed rate with a £1499 fee. Rate increased by 0.14% to 4.84%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.14% to 4.87%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.14% to 4.99%.
- 90% LTV 5 year fixed rate with a £1499 fee. Rate increased by 0.25% to 5.00%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.25% to 5.03%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.15%.
- 95% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.44%.
- 60% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.05% to 4.08%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.05% to 4.25%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate increased by 0.15% to 4.95%.

First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.07% to 4.65%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.07% to 4.90%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.75%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.00%.

- 85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.08% to 4.85%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.08% to 5.10%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.25% to 5.10%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.35%.
- 95% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.54%.

- 85% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.06% to 5.00%.
- 85% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.20%.
- 90% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.06% to 5.11%.
- 90% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.31%.
- 95% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.50%.

- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.05% to 4.61%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.73%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.04% to 4.74%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.04% to 4.86%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.08% to 4.88%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.08% to 5.00%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.25% to 5.10%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.25% to 5.22%.
- 95% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.09% to 5.44%.

- 60% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.05% to 4.20%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.05% to 4.39%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate increased by 0.15% to 4.95%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1499 fee. Rate increased by 0.10% to 4.62%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.66%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.10% to 4.77%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 4.94%.
- 60% LTV 2 year fixed rate large loan with a £1999 fee. Rate increased by 0.10% to 4.73%.
- 75% LTV 2 year fixed rate with a £1499 fee. Rate increased by 0.10% to 4.72%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.76%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.10% to 4.87%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.04%.
- 75% LTV 2 year fixed rate large loan with a £1999 fee. Rate increased by 0.10% to 4.78%.

- 60% LTV 5 year fixed rate with a £1499 fee. Rate increased by 0.10% to 4.74%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.76%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.10% to 4.81%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 4.89%.
- 60% LTV 5 year fixed rate large loan with a £1999 fee. Rate increased by 0.10% to 4.76%.
- 75% LTV 5 year fixed rate with a £1499 fee. Rate increased by 0.10% to 4.84%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.86%.
- 75% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.10% to 4.91%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 4.99%.
- 75% LTV 5 year fixed rate large loan with a £1999 fee. Rate increased by 0.10% to 4.86%.

New build range

New build - home mover:

- 60% LTV 2 year fixed rate New Build Exclusive with a £1499 fee. Rate increased by 0.05% to 4.52%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate increased by 0.05% to 4.59%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate increased by 0.05% to 4.84%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £1499 fee. Rate increased by 0.04% to 4.62%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate increased by 0.04% to 4.69%.
- 75% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate increased by 0.04% to 4.94%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £1499 fee. Rate increased by 0.17% to 4.83%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate increased by 0.17% to 4.90%.
- 85% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate increased by 0.17% to 5.15%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £1499 fee. Rate increased by 0.20% to 4.94%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate increased by 0.20% to 5.01%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate increased by 0.20% to 5.26%.
- 95% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate increased by 0.20% to 5.54%.

- 85% LTV 3 year fixed rate New Build Exclusive with a £999 fee. Rate increased by 0.06% to 4.90%.
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- 90% LTV 5 year fixed rate New Build Exclusive with a £1499 fee. Rate increased by 0.25% to 5.00%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate increased by 0.25% to 5.03%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate increased by 0.25% to 5.15%.
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New build - first time buyer:

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- 75% LTV 2 year tracker rate New Build Exclusive with a £999 fee. Rate increased by 0.05% to 4.39%.
- 90% LTV 2 year tracker rate New Build Exclusive with a £0 fee. Rate increased by 0.15% to 4.95%.

Buy to let range

Buy to let - purchase:

- 60% LTV BTL 2 year fixed rate with a £1749 fee. Rate increased by 0.05% to 4.44%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.94%.
- 75% LTV BTL 2 year fixed rate with a £1749 fee. Rate increased by 0.05% to 4.55%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.05%.

- 60% LTV BTL 5 year fixed rate with a £1749 fee. Rate increased by 0.05% to 4.56%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 4.76%.
- 75% LTV BTL 5 year fixed rate with a £1749 fee. Rate increased by 0.05% to 4.81%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.01%.

Buy to let - remortgage:

- 60% LTV BTL 2 year fixed rate with a £1749 fee. Rate increased by 0.10% to 4.67%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.07%.
- 65% LTV BTL 2 year fixed rate with a £1749 fee. Rate increased by 0.10% to 4.72%.
- 65% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.12%.
- 75% LTV BTL 2 year fixed rate with a £1749 fee. Rate increased by 0.10% to 4.77%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.17%.

- 60% LTV BTL 5 year fixed rate with a £1749 fee. Rate increased by 0.10% to 4.74%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 4.93%.
- 65% LTV BTL 5 year fixed rate with a £1749 fee. Rate increased by 0.10% to 4.79%.
- 65% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 4.98%.
- 75% LTV BTL 5 year fixed rate with a £1749 fee. Rate increased by 0.10% to 4.84%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.03%.

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