

New business rate changes - 29 July 2026

Residential range

Home movers:

- 60% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.70%.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.75%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.00%.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.15% to 4.82%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.81%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.86%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.11%.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.15% to 4.94%.
- 85% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.92%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.97%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.22%.
- 90% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 5.04%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.09%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.34%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.69%.
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.75%.
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- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.15%.
- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.35%.
- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.50%.
- 60% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.68%.

- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.73%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 4.85%.
- 60% LTV 5 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.15% to 4.75%.
- 75% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.79%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.84%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.19% to 4.96%.
- 75% LTV 5 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.15% to 4.87%.
- 85% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.90%.
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.95%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.07%.
- 90% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.98%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.03%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.15%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.55%.

- 60% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.34%.
- 60% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.44%.
- 75% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.39%.
- 75% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.49%.
- 85% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.64%.
- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.74%.
- 90% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.74%.
- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.84%.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.95%.

- 60% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.15% to 4.18%.
- 60% LTV 2 year tracker rate large loan with a £1,999 fee. Rate increased by 0.15% to 4.39%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.15% to 4.34%.
- 75% LTV 2 year tracker rate large loan with a £1,999 fee. Rate increased by 0.15% to 4.49%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate increased by 0.15% to 5.00%.
- 95% LTV 2 year tracker rate loyal mover exclusive with a £0 fee. Rate increased by 0.15% to 5.24%.

First time buyers:

- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.75%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.00%.

- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.96%.
 - 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.21%.
 - 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.07%.
 - 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.32%.
 - 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.14%.
 - 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.39%.
 - 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.69%.
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- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.85%.
 - 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.05%.
 - 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.02%.
 - 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.22%.
 - 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.19%.
 - 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.39%.
 - 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.25%.
 - 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.45%.
 - 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.60%.
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- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.73%.
 - 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 4.85%.
 - 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.94%.
 - 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.06%.
 - 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.05%.
 - 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.17%.
 - 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.08%.
 - 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.20%.
 - 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.55%.
 - 98% LTV 5 year fixed rate My First Mortgage FTB Excl with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.89%.
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- 60% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.34%.
 - 60% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.44%.
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 - 90% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.74%.

- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.84%.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.95%.
- 60% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.15% to 4.33%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.15% to 4.49%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate increased by 0.15% to 5.00%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.15% to 4.75%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.15% to 4.79%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.15% to 4.90%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.07%.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee. Rate increased by 0.15% to 4.86%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.15% to 4.85%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.15% to 4.89%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.15% to 5.00%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.17%.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee. Rate increased by 0.15% to 4.91%.
- 85% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.10% to 4.98%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 5.02%.
- 85% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.10% to 5.13%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.27%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.10% to 5.21%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.10% to 5.25%.
- 90% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.10% to 5.36%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.53%.
- 60% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.69%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.10% to 4.95%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.80%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.02%.
- 60% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.10% to 4.82%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.10% to 4.84%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.10% to 4.89%.
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- 75% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.10% to 4.92%.
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- 90% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.10% to 5.20%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.28%.

- 60% LTV 10 year fixed rate with a £999 fee. Rate increased by 0.10% to 5.01%.
- 60% LTV 10 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.11%.
- 75% LTV 10 year fixed rate with a £999 fee. Rate increased by 0.10% to 5.06%.
- 75% LTV 10 year fixed rate with a £0 fee. Rate increased by 0.10% to 5.21%.

New build - home movers:

- 60% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.70%.
 - 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.75%.
 - 60% LTV 2 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.00%.
 - 75% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee and £250 cashback. Rate increased by 0.15% to 4.81%.
 - 75% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.86%.
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- 60% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.75%.
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- 85% LTV 10 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.64%.
- 85% LTV 10 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.74%.
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- 90% LTV 2 year tracker rate New Build Exclusive with a £0 fee. Rate increased by 0.15% to 5.00%.
- 95% LTV 2 yr tracker New Build loyal mover Exclusive with a £0 fee. Rate increased by 0.15% to 5.24%.

New build - first time buyers:

- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.15% to 4.75%.
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 - 75% LTV 3 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.15% to 5.02%.
 - 75% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.22%.
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 - 95% LTV 3 year fixed rate New Build Exclusive with a £0 fee and £250 cashback. Rate increased by 0.15% to 5.60%.
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 - 90% LTV 2 year tracker rate New Build Exclusive with a £0 fee. Rate increased by 0.15% to 5.00%.

Buy to Let range

Buy to Let - purchase:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.15% to 4.70%.
 - 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.20%.
 - 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.15% to 4.81%.
 - 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.31%.
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- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.15% to 4.73%.
 - 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.15% to 4.93%.
 - 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.15% to 4.98%.
 - 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.15% to 5.18%.

Buy to Let - remortgage:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.69%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.09%.
- 65% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.74%.
- 65% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.14%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.05% to 4.79%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.05% to 5.19%.

- 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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