Product transfer rate changes – 5 November 2026

Residential range

- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.01% to 5.00%.
- 60.01%-75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.08% to 5.06%.
- 60% LTV 2 year fixed rate with a £499 fee. New product with a rate of 5.06%.
- 60% LTV 5 year fixed rate with a £499 fee. New product with a rate of 5.06%.

- 60.01%-75% LTV 2 year fixed rate with a £499 fee. New product with a rate of 5.18%.
- 60.01%-75% LTV 5 year fixed rate with a £499 fee. New product with a rate of 5.18%.

- 75.01%-80% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.13% to 5.24%.
- 75.01%-80% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.03% to 5.27%.
- 75.01%-80% LTV £0 fee 2 year fixed rate. Rate increased by 0.03% to 5.65%.

- 80.01%-85% LTV 1 year fixed rate with a £499 fee. Rate increased by 0.13% to 5.24%.
- 80.01%-85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.03% to 5.27%.
- 80.01%-85% LTV £0 fee 2 year fixed rate. Rate increased by 0.03% to 5.65%.

- 90.01%-95% LTV £0 fee 2 year fixed rate. Rate increased by 0.04% to 5.87%.
- 90.01%-95% LTV £0 fee 3 year fixed rate. Rate increased by 0.03% to 5.70%.

- 95.01%-200% LTV £0 fee 2 year fixed rate. Rate increased by 0.04% to 5.92%.
- 95.01%-200% LTV £0 fee 3 year fixed rate. Rate increased by 0.03% to 5.75%.

- 75.01%-80% LTV £999 fee 2 year tracker rate. Rate reduced by 0.20% to 4.56%.
- 80.01%-85% LTV £999 fee 2 year tracker rate. Rate reduced by 0.25% to 4.56%.
- 85.01%-90% LTV £999 fee 2 year tracker rate. Rate reduced by 0.25% to 4.89%.

- 85.01%-90% LTV £499 fee 1 year fixed rate at 5.40%. Withdrawn (G818P).
- 90.01%-95% LTV £0 fee 1 year fixed rate at 5.70%. Withdrawn (G824P).
- 95.01%-200% LTV £0 fee 1 year fixed rate at 5.75%. Withdrawn (G828P).

Buy to Let range

- **N/A**

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