

New business rate changes - 21 October 2026

Residential range

Home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.02% to 4.94%.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.02% to 5.01%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.02% to 5.26%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.03% to 5.05%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.03% to 5.12%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.03% to 5.37%.
- 85% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.03% to 5.17%.
- 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.03% to 5.24%.
- 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.49%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.84%.
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 4.94%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.14%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.02% to 5.06%.
- 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.02% to 5.26%.
- 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.06% to 5.17%.
- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.37%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.03% to 5.28%.
- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.48%.
- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.73%.
- 60% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.02% to 4.91%.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.02% to 4.94%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.02% to 5.06%.
- 75% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.02% to 5.06%.

- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.02% to 5.09%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.02% to 5.21%.
- 85% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate reduced by 0.03% to 5.18%.
- 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.03% to 5.21%.
- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.33%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.07% to 5.74%.
- 75% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 5.34%.
- 75% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.44%.
- 60% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.15% to 4.08%.
- 60% LTV 2 year tracker rate large loan with a £1,999 fee. Rate reduced by 0.05% to 4.34%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.15% to 4.25%.
- 75% LTV 2 year tracker rate large loan with a £1,999 fee. Rate reduced by 0.05% to 4.44%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate reduced by 0.15% to 4.95%.
- 95% LTV 2 year tracker rate loyal mover exclusive with a £0 fee. Rate reduced by 0.15% to 5.09%.

First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.03% to 5.07%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.03% to 5.32%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.08% to 5.24%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.08% to 5.49%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.04% to 5.39%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.04% to 5.64%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.09% to 5.85%.
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.04% to 5.04%.
- 60% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.04% to 5.24%.
- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.03% to 5.17%.
- 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.03% to 5.37%.
- 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.06% to 5.27%.
- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.06% to 5.47%.

- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.03% to 5.38%.
- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.58%.
- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.03% to 5.83%.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.02% to 5.01%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.02% to 5.13%.
- 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.02% to 5.16%.
- 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.02% to 5.28%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.02% to 5.34%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.02% to 5.46%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.08% to 5.73%.
- 98% LTV 5 year fixed rate My First Mortgage FTB Excl with a £0 fee and £250 cashback. Rate reduced by 0.10% to 5.89%.
- 75% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate reduced by 0.05% to 5.34%.
- 75% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate reduced by 0.05% to 5.44%.
- 60% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.15% to 4.20%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.10% to 4.44%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate reduced by 0.15% to 4.95%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 5.03%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.07%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.05% to 5.18%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.35%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 5.15%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.19%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.05% to 5.30%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.47%.
- 60% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 5.05%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.07%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.05% to 5.12%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.20%.
- 75% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 5.17%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.19%.
- 75% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.05% to 5.24%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.32%.
- 90% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.06% to 5.51%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.06% to 5.53%.
- 90% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.06% to 5.58%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.06% to 5.66%.

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 0.02% to 4.94%.
 - 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.02% to 5.01%.
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New build – first time buyer:

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Buy to Let range

Buy to Let – purchase:

- N/A

Buy to Let – remortgage:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 5.08%.
- 65% LTV BTL 2 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 5.13%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 5.19%.
- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 5.08%.
- 65% LTV BTL 5 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 5.13%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 5.19%.
- 60% LTV BTL 2 year tracker rate with a £1,749 fee. **New product** with a rate of 4.25%.
- 65% LTV BTL 2 year tracker rate with a £1,749 fee. **New product** with a rate of 4.30%.
- 75% LTV BTL 2 year tracker rate with a £1,749 fee. **New product** with a rate of 4.35%.

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