New business rate changes – 12 November 2026

Residential range

Home mover:

- 90% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 5.18%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.25%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.50%.
- 95% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.68%.

- 90% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.04% to 5.19%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 5.22%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.34%.

First time buyer:

- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.02% to 5.34%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.59%.
- 95% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.03% to 5.68%.

- 95% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.68%.

- 90% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.04% to 5.26%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.04% to 5.38%.
- 95% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.65%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.10% to 4.98%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.20% to 4.92%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.06% to 5.02%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.25%.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee. Rate reduced by 0.05% to 5.14%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.09% to 5.08%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.14% to 5.10%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.06% to 5.14%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.16% to 5.37%.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee. Rate reduced by 0.05% to 5.21%.
- 85% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.06% to 5.29%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.06% to 5.33%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.06% to 5.40%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.06% to 5.44%.
- 90% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.06% to 5.55%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.02% to 5.82%.

- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.13% to 4.99%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.08% to 5.29%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.08% to 5.15%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.39%.

- 60% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.15% to 4.95%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.15% to 4.97%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.06% to 5.02%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.11% to 5.14%.
- 60% LTV 5 year fixed rate large loan with a £1,999 fee. Rate reduced by 0.05% to 5.07%.

- 75% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.14% to 5.08%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.14% to 5.10%.
- 75% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.06% to 5.14%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.25%.
- 75% LTV 5 year fixed rate large loan with a £1,999 fee. Rate reduced by 0.05% to 5.19%.
- 85% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 5.31%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.33%.
- 85% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.05% to 5.38%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.46%.
- 90% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.05% to 5.46%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.48%.
- 90% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.05% to 5.53%.

New build range

New build – home mover:

- 90% LTV 2 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.05% to 5.18%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.05% to 5.25%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.50%.
- 95% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.02% to 5.68%.

- 90% LTV 5 year fixed rate New Build Exclusive with a £1,499 fee. Rate reduced by 0.04% to 5.19%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.04% to 5.22%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.04% to 5.34%.

New build – first time buyer:

- 90% LTV 2 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.02% to 5.34%.
- 90% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.02% to 5.59%.
- 95% LTV 2 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.03% to 5.68%.

- 95% LTV 3 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.02% to 5.68%.

- 90% LTV 5 year fixed rate New Build Exclusive with a £999 fee. Rate reduced by 0.04% to 5.26%.
- 90% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.04% to 5.38%.
- 95% LTV 5 year fixed rate New Build Exclusive with a £0 fee. Rate reduced by 0.02% to 5.65%.

Buy to Let range

Buy to Let – purchase:

- **N/A**

Buy to Let – remortgage:

- 60% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 5.03%.

- 65% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 5.08%.
- 75% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 5.14%.

- 60% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 5.03%.
- 65% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 5.08%.
- 75% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 5.14%.

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