

New business rate changes - 6 October 2026

Residential range

Home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.14% to 4.92%.
 - 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.14% to 4.99%.
 - 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.14% to 5.24%.
 - 75% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.14% to 5.02%.
 - 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.14% to 5.09%.
 - 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.14% to 5.34%.
 - 85% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.15% to 5.20%.
 - 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.15% to 5.27%.
 - 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.52%.
 - 90% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.22% to 5.26%.
 - 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.22% to 5.33%.
 - 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.22% to 5.58%.
 - 95% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.94%.
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- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.15% to 4.90%.
 - 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.10%.
 - 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.13% to 5.04%.
 - 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.24%.
 - 85% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.23%.
 - 85% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.43%.
 - 90% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.19% to 5.31%.
 - 90% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.19% to 5.51%.
 - 95% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.76%.
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- 60% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.12% to 4.93%.
 - 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.12% to 4.96%.
 - 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.08%.
 - 75% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.12% to 5.08%.
 - 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.11%.
 - 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.23%.
 - 85% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.08% to 5.21%.
 - 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.08% to 5.24%.
 - 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.08% to 5.36%.
 - 90% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.19% to 5.25%.
 - 90% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.19% to 5.28%.
 - 90% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.19% to 5.40%.
 - 95% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.81%.
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- 60% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.05% to 4.23%.
 - 60% LTV 2 year tracker rate large loan with a £1,999 fee. Rate reduced by 0.05% to 4.39%.
 - 75% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.05% to 4.40%.
 - 75% LTV 2 year tracker rate large loan with a £1,999 fee. Rate reduced by 0.05% to 4.49%.
 - 90% LTV 2 year tracker rate with a £0 fee. Rate reduced by 0.05% to 5.10%.
 - 95% LTV 2 year tracker rate loyal mover exclusive with a £0 fee. Rate reduced by 0.05% to 5.24%.

First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.13% to 5.04%.
 - 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.29%.
 - 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.11% to 5.16%.
 - 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.11% to 5.41%.
 - 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.11% to 5.27%.
 - 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.11% to 5.52%.
 - 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.43%.
 - 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.68%.
 - 95% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.94%.
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- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.15% to 5.00%.
 - 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.20%.
 - 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.13% to 5.14%.
 - 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.34%.
 - 85% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.33%.
 - 85% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.53%.
 - 90% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.19% to 5.41%.
 - 90% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.19% to 5.61%.
 - 95% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.86%.
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- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.07% to 5.03%.
 - 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.07% to 5.15%.
 - 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.18%.
 - 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.30%.
 - 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.23%.
 - 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.35%.
 - 90% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.14% to 5.36%.
 - 90% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.14% to 5.48%.
 - 95% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.81%.
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- 60% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.05% to 4.35%.
 - 75% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.05% to 4.54%.
 - 90% LTV 2 year tracker rate with a £0 fee. Rate reduced by 0.05% to 5.10%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.09% to 5.08%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.09% to 5.12%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.09% to 5.23%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.40%.
- 60% LTV 2 year fixed rate with a £1,999 fee. Rate reduced by 0.09% to 5.19%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.07% to 5.20%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.07% to 5.24%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.07% to 5.35%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.07% to 5.52%.
- 75% LTV 2 year fixed rate with a £1,999 fee. Rate reduced by 0.07% to 5.26%.
- 85% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.13% to 5.35%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.13% to 5.39%.
- 85% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.13% to 5.50%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.64%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.25% to 5.46%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.25% to 5.50%.
- 90% LTV 2 year fixed rate with a £499 fee. Rate reduced by 0.25% to 5.61%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.84%.

- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.07% to 5.07%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.07% to 5.32%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.07% to 5.18%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.07% to 5.43%.
- 60% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.09% to 5.10%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.09% to 5.12%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.09% to 5.17%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.25%.
- 60% LTV 5 year fixed rate with a £1,999 fee. Rate reduced by 0.09% to 5.12%.
- 75% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.07% to 5.22%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.07% to 5.24%.
- 75% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.07% to 5.29%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.07% to 5.37%.
- 75% LTV 5 year fixed rate with a £1,999 fee. Rate reduced by 0.07% to 5.24%.
- 85% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.14% to 5.36%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.14% to 5.38%.
- 85% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.14% to 5.43%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.14% to 5.51%.
- 90% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.20% to 5.45%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.20% to 5.47%.
- 90% LTV 5 year fixed rate with a £499 fee. Rate reduced by 0.20% to 5.52%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.20% to 5.60%.
- 60% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.14% to 4.20%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate reduced by 0.14% to 4.30%.

New build range

New build – home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.14% to 4.92%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.14% to 4.99%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.14% to 5.24%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.14% to 5.02%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.14% to 5.09%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.14% to 5.34%.
- 85% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.15% to 5.20%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.15% to 5.27%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.52%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate reduced by 0.22% to 5.26%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.22% to 5.33%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.22% to 5.58%.
- 95% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.94%.
- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.15% to 4.90%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.10%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.13% to 5.04%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.24%.
- 85% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.23%.
- 85% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.43%.
- 90% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.19% to 5.31%.
- 90% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.19% to 5.51%.
- 95% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.76%.
- 60% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.12% to 4.93%.

- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.12% to 4.96%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.08%.
- 75% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.12% to 5.08%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.11%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.23%.
- 85% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.08% to 5.21%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.08% to 5.24%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.08% to 5.36%.
- 90% LTV 5 year fixed rate with a £1,499 fee. Rate reduced by 0.19% to 5.25%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.19% to 5.28%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.19% to 5.40%.
- 95% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.81%.
- 60% LTV 2 year tracker rate New Build Exclusive with a £999 fee. Rate reduced by 0.05% to 4.23%.
- 75% LTV 2 year tracker rate New Build Exclusive with a £999 fee. Rate reduced by 0.05% to 4.40%.
- 90% LTV 2 year tracker rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.10%.

New build – first time buyer:

- 60% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.13% to 5.04%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.29%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.11% to 5.16%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.11% to 5.41%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.11% to 5.27%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.11% to 5.52%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.43%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.68%.
- 95% LTV 2 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.94%.
- 60% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.15% to 5.00%.
- 60% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.15% to 5.20%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.13% to 5.14%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.13% to 5.34%.
- 85% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.12% to 5.33%.
- 85% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.12% to 5.53%.
- 90% LTV 3 year fixed rate with a £999 fee. Rate reduced by 0.19% to 5.41%.
- 90% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.19% to 5.61%.
- 95% LTV 3 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.86%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.07% to 5.03%.
- 60% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.07% to 5.15%.
- 75% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.18%.
- 75% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.30%.
- 85% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.05% to 5.23%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.05% to 5.35%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate reduced by 0.14% to 5.36%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.14% to 5.48%.
- 95% LTV 5 year fixed rate with a £0 fee. Rate reduced by 0.09% to 5.81%.
- 60% LTV 2 year tracker rate New Build Exclusive with a £999 fee. Rate reduced by 0.05% to 4.35%.
- 75% LTV 2 year tracker rate New Build Exclusive with a £999 fee. Rate reduced by 0.05% to 4.54%.

- 90% LTV 2 year tracker rate New Build Exclusive with a £0 fee. Rate reduced by 0.05% to 5.10%.

Buy to Let range

Buy to Let – purchase:

- 60% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 4.89%.
- 75% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.11% to 4.99%.
- 60% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.10% to 4.96%.
- 75% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.16% to 5.15%.

Buy to Let – remortgage:

- 60% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.09% to 5.13%.
- 65% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.09% to 5.18%.
- 75% LTV 2 year fixed rate with a £1,749 fee. Rate reduced by 0.08% to 5.24%.
- 60% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.06% to 5.13%.
- 65% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.06% to 5.18%.
- 75% LTV 5 year fixed rate with a £1,749 fee. Rate reduced by 0.05% to 5.24%.

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