

New business rate changes - 16 September 2026

Residential range

Home mover:

- 60% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.45% to 5.06%.
- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.13%.
- 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.38%.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.45% to 5.17%.
- 75% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.45% to 5.16%.
- 75% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.23%.
- 75% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.48%.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.45% to 5.29%.
- 85% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.45% to 5.35%.
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- 90% LTV 2 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.45% to 5.48%.
- 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.55%.
- 90% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.80%.
- 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 6.05%.
- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.05%.
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- 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.17%.
- 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.37%.
- 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.35%.
- 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.55%.
- 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.50%.
- 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.70%.

- 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.85%.
- 60% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.40% to 5.05%.
- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.40% to 5.08%.
- 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.40% to 5.20%.
- 60% LTV 5 year fixed rate large loan with a £1,999 fee and £250 cashback. Rate increased by 0.40% to 5.05%.
- 75% LTV 5 year fixed rate with a £1,499 fee and £250 cashback. Rate increased by 0.40% to 5.20%.
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- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.69%.
- 90% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.20% to 5.79%.
- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.89%.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.90%.
- 60% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.20% to 4.28%.
- 60% LTV 2 year tracker rate large loan with a £1,999 fee. Rate increased by 0.20% to 4.44%.

- 75% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.20% to 4.45%.
- 75% LTV 2 year tracker rate large loan with a £1,999 fee. Rate increased by 0.20% to 4.54%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate increased by 0.20% to 5.15%.
- 95% LTV 2 year tracker rate loyal mover exclusive with a £0 fee. Rate increased by 0.20% to 5.29%.

First time buyer:

- 60% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.17%.
 - 60% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.42%.
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 - 85% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.38%.
 - 85% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.63%.
 - 90% LTV 2 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.55%.
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 - 95% LTV 2 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 6.05%.
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- 60% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.15%.
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 - 75% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.27%.
 - 75% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.47%.
 - 85% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.45%.
 - 85% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.65%.
 - 90% LTV 3 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.60%.
 - 90% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.80%.
 - 95% LTV 3 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.45% to 5.95%.
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- 60% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.40% to 5.10%.
 - 60% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.40% to 5.22%.
 - 75% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.40% to 5.23%.
 - 75% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.40% to 5.35%.
 - 85% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.40% to 5.28%.

- 85% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.40% to 5.40%.
- 90% LTV 5 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.40% to 5.50%.
- 90% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.40% to 5.62%.
- 95% LTV 5 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.40% to 5.90%.
- 98% LTV 5 year fixed rate My First Mortgage FTB exclusive with a £0 fee and £250 cashback. Rate increased by 0.40% to 6.15%.
- 60% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.20% to 5.29%.
- 60% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.39%.
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- 75% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.49%.
- 85% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.20% to 5.59%.
- 85% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.69%.
- 90% LTV 10 year fixed rate with a £999 fee and £250 cashback. Rate increased by 0.20% to 5.79%.
- 90% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.89%.
- 95% LTV 10 year fixed rate with a £0 fee and £250 cashback. Rate increased by 0.20% to 5.90%.
- 60% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.20% to 4.40%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.20% to 4.59%.
- 90% LTV 2 year tracker rate with a £0 fee. Rate increased by 0.20% to 5.15%.

Remortgage:

- 60% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.45% to 5.17%.
- 60% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.45% to 5.21%.
- 60% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.45% to 5.32%.
- 60% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.49%.
- 60% LTV 2 year fixed rate large loan with a £1,999 fee. Rate increased by 0.45% to 5.28%.
- 75% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.45% to 5.27%.
- 75% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.45% to 5.31%.
- 75% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.45% to 5.42%.
- 75% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.59%.
- 75% LTV 2 year fixed rate large loan with a £1,999 fee. Rate increased by 0.45% to 5.33%.
- 85% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.45% to 5.48%.
- 85% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.45% to 5.52%.
- 85% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.45% to 5.63%.
- 85% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.77%.
- 90% LTV 2 year fixed rate with a £1,499 fee. Rate increased by 0.45% to 5.71%.
- 90% LTV 2 year fixed rate with a £999 fee. Rate increased by 0.45% to 5.75%.
- 90% LTV 2 year fixed rate with a £499 fee. Rate increased by 0.45% to 5.86%.
- 90% LTV 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 6.03%.
- 60% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.45% to 5.14%.

- 60% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.39%.
- 75% LTV 3 year fixed rate with a £999 fee. Rate increased by 0.45% to 5.25%.
- 75% LTV 3 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.50%.
- 60% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.40% to 5.19%.
- 60% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.40% to 5.21%.
- 60% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.40% to 5.26%.
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- 85% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.40% to 5.57%.
- 85% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.40% to 5.65%.
- 90% LTV 5 year fixed rate with a £1,499 fee. Rate increased by 0.40% to 5.65%.
- 90% LTV 5 year fixed rate with a £999 fee. Rate increased by 0.40% to 5.67%.
- 90% LTV 5 year fixed rate with a £499 fee. Rate increased by 0.40% to 5.72%.
- 90% LTV 5 year fixed rate with a £0 fee. Rate increased by 0.40% to 5.80%.
- 60% LTV 10 year fixed rate with a £999 fee. Rate increased by 0.20% to 5.21%.
- 60% LTV 10 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.31%.
- 75% LTV 10 year fixed rate with a £999 fee. Rate increased by 0.20% to 5.26%.
- 75% LTV 10 year fixed rate with a £0 fee. Rate increased by 0.20% to 5.41%.
- 60% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.20% to 4.34%.
- 60% LTV 2 year tracker rate large loan with a £1,999 fee. Rate increased by 0.20% to 4.74%.
- 75% LTV 2 year tracker rate with a £999 fee. Rate increased by 0.20% to 4.44%.
- 75% LTV 2 year tracker rate large loan with a £1,999 fee. Rate increased by 0.20% to 4.87%.

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 0.45% to 5.06%.
- 60% LTV 2 year fixed rate New Build Exclusive with a £999 fee and £250 cashback. Rate increased by 0.45% to 5.13%.
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New build – first time buyer:

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Buy to Let range

Buy to Let – purchase:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.45% to 4.99%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.49%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.45% to 5.10%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.60%.
- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.40% to 5.06%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.40% to 5.26%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.40% to 5.31%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.40% to 5.51%.

Buy to Let – remortgage:

- 60% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.45% to 5.22%.
- 60% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.62%.
- 65% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.45% to 5.27%.
- 65% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.67%.
- 75% LTV BTL 2 year fixed rate with a £1,749 fee. Rate increased by 0.45% to 5.32%.
- 75% LTV BTL 2 year fixed rate with a £0 fee. Rate increased by 0.45% to 5.72%.
- 60% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.40% to 5.19%.
- 60% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.40% to 5.38%.
- 65% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.40% to 5.24%.
- 65% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.40% to 5.43%.
- 75% LTV BTL 5 year fixed rate with a £1,749 fee. Rate increased by 0.40% to 5.29%.
- 75% LTV BTL 5 year fixed rate with a £0 fee. Rate increased by 0.40% to 5.48%.

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