

Our mortgage products

Effective Friday 25 January 2019

Top deals:

2 year fixed rate product

3.54% until 31/03/2021 up to 95% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £1,000 cashback - (Purchase)
(15804)

5 year fixed rate product

3.74% until 31/03/2024 up to 95% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £1,500 cashback - (Purchase)
(15837)

All rates revert to Standard Variable Rate, currently **4.49%** variable



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Purchase/Mover fixed rates products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Daily interest
- Interest will be charged to the end of the month of redemption
- Overpayments below £1,000
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

| Fixed rate deal period | Year | | | | |
|------------------------|--------|--------|--------|--------|--------|
| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
| 2 years | 3% | 2% | | | |
| 3 years | 4% | 3% | 2% | | |
| 5 years | 5% | 5% | 4% | 3% | 2% |

| Max LTV (excl. fees) | Deal period | End date | Initial product rate | Min Loan | Max Loan | Legal fee | Completion fee ^Δ | Booking fee | Free standard valuation* | Cashback | Product code |
|-------------------------|-------------|------------|----------------------|----------|------------|-----------|-----------------------------|-------------|--------------------------|----------|--------------|
| 75% | 2 Year | 31/03/2021 | 1.99% | £40,000 | £300,000 | Standard | £999 | £0 | ✓ | £0 | 15807 |
| | 2 Year | 31/03/2021 | 2.09% | £300,001 | £1,000,000 | Standard | £999 | £0 | ✓ | £0 | 15808 |
| | 2 Year | 31/03/2021 | 2.24% | £40,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £0 | 15806 |
| | 3 Year | 31/03/2022 | 2.29% | £75,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £300 | 15825 |
| | 5 Year | 31/03/2024 | 2.49% | £40,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £0 | 15832 |
| 80% | 3 Year | 31/03/2022 | 2.39% | £75,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £300 | 15826 |
| 90% | 2 Year | 31/03/2021 | 2.34% | £40,000 | £300,000 | Standard | £999 | £0 | ✓ | £0 | 15811 |
| | 2 Year | 31/03/2021 | 2.59% | £40,000 | £500,000 | Standard | £0 | £0 | ✓ | £0 | 15810 |
| | 2 Year | 31/03/2021 | 2.64% | £100,000 | £500,000 | Standard | £0 | £0 | ✓ | £750 | 15809 |
| | 3 Year | 31/03/2022 | 2.69% | £75,000 | £500,000 | Standard | £0 | £0 | ✓ | £0 | 15828 |
| | 3 Year | 31/03/2022 | 2.74% | £100,000 | £500,000 | Standard | £0 | £0 | ✓ | £1,000 | 15827 |

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.

Δ Interest is charged on all fees added to the loan

* An overview of our Valuation options are available [here](#).

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| Max LTV (excl. fees) | Deal period | End date | Initial product rate | Min Loan | Max Loan | Legal fee | Completion fee ^Δ | Booking fee | Free standard valuation* | Cashback | Product code |
|-------------------------|-------------|------------|----------------------|----------|----------|-----------|-----------------------------|-------------|--------------------------|----------|--------------|
| 90% | 5 Year | 31/03/2024 | 2.69% | £40,000 | £300,000 | Standard | £999 | £0 | ✓ | £0 | 15835 |
| | 5 Year | 31/03/2024 | 2.79% | £40,000 | £500,000 | Standard | £0 | £0 | ✓ | £0 | 15834 |
| | 5 Year | 31/03/2024 | 2.99% | £100,000 | £500,000 | Standard | £0 | £0 | ✓ | £1,000 | 15833 |
| 95% | 2 Year | 31/03/2021 | 3.49% | £40,000 | £250,000 | Standard | £0 | £0 | ✓ | £0 | 15812 |
| | 2 Year | 31/03/2021 | 3.54% | £100,000 | £250,000 | Standard | £0 | £0 | ✓ | £1,000 | 15804 |
| | 3 Year | 31/03/2022 | 3.64% | £100,000 | £250,000 | Standard | £0 | £0 | ✓ | £1,250 | 15829 |
| | 5 Year | 31/03/2024 | 3.64% | £40,000 | £250,000 | Standard | £0 | £0 | ✓ | £0 | 15836 |
| | 5 Year | 31/03/2024 | 3.74% | £100,000 | £250,000 | Standard | £0 | £0 | ✓ | £1,500 | 15837 |

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Purchase/Mover discounted variable rate products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Interest will be charged to the end of the month of redemption
- Overpayments
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- No Early repayment charges apply

| Max LTV (excl. fees) | Deal period | End date | Discount off SVR | Initial product rate | Min Loan | Max Loan | Legal fee | Completion fee ^Δ | Booking fee | Free standard valuation* | Cashback | Product code |
|-------------------------|-------------|------------|---------------------|-------------------------|----------|------------|-----------|--------------------------------|-------------|-----------------------------|----------|--------------|
| 65% | 2 Year | 31/03/2021 | 2.60% | 1.89% | £40,000 | £1,000,000 | Standard | £499 | £0 | ✓ | £0 | 15820 |
| 80% | 2 Year | 31/03/2021 | 2.50% | 1.99% | £40,000 | £1,000,000 | Standard | £499 | £0 | ✓ | £0 | 15821 |
| 90% | 2 Year | 31/03/2021 | 2.10% | 2.39% | £40,000 | £500,000 | Standard | £499 | £0 | ✓ | £0 | 15822 |

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Assisted mortgage fixed rates products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Daily interest
- Interest will be charged to the end of the month of redemption
- Overpayments below £1,000
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

| Fixed rate deal period | Year | | | | |
|------------------------|--------|--------|--------|--------|--------|
| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
| 2 years | 3% | 2% | | | |
| 3 years | 4% | 3% | 2% | | |
| 5 years | 5% | 5% | 4% | 3% | 2% |

Purchase/Mover

| Max LTV (excl. fees) | Deal period | End date | Initial product rate | Min Loan | Max Loan | Legal fee | Completion fee ^Δ | Booking fee | Free standard valuation* | Cashback | Product code |
|----------------------|-------------|------------|----------------------|----------|----------|-----------|-----------------------------|-------------|--------------------------|----------|--------------|
| 90% | 2 Year | 31/03/2021 | 2.59% | £40,000 | £500,000 | Standard | £499 | £0 | ✓ | £0 | 15816 |
| | 2 Year | 31/03/2021 | 2.89% | £75,000 | £500,000 | Standard | £0 | £0 | ✓ | £500 | 15817 |

Remortgage

| Max LTV (excl. fees) | Deal period | End date | Initial product rate | Min Loan | Max Loan | Legal fee | Completion fee ^Δ | Booking fee | Free standard valuation* | Cashback | Product code |
|----------------------|-------------|------------|----------------------|----------|----------|-----------|-----------------------------|-------------|--------------------------|----------|--------------|
| 90% | 2 Year | 31/03/2021 | 2.59% | £40,000 | £500,000 | Standard | £499 | £0 | ✓ | £0 | 15818 |
| | 2 Year | 31/03/2021 | 2.89% | £75,000 | £500,000 | Standard | £0 | £0 | ✓ | £500 | 15819 |

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Remortgage fixed rates products

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Early Repayment Charges (ERC)

| Fixed rate deal period | Year | | | | |
|------------------------|--------|--------|--------|--------|--------|
| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
| 2 years | 3% | 2% | | | |
| 3 years | 4% | 3% | 2% | | |
| 5 years | 5% | 5% | 4% | 3% | 2% |

| Max LTV (excl. fees) | Deal period | End date | Initial product rate | Min Loan | Max Loan | Legal fee | Completion fee ^Δ | Booking fee | Free standard valuation* | Cashback | Product code |
|-------------------------|-------------|------------|----------------------|----------|------------|-----------|-----------------------------|-------------|--------------------------|----------|--------------|
| 75% | 2 Year | 31/03/2021 | 2.29% | £40,000 | £1,000,000 | Assisted | £0 | £0 | ✓ | £0 | 15813 |
| | 3 Year | 31/03/2022 | 2.39% | £75,000 | £1,000,000 | Assisted | £0 | £0 | ✓ | £300 | 15830 |
| | 5 Year | 31/03/2024 | 2.49% | £40,000 | £1,000,000 | Assisted | £999 | £0 | ✓ | £300 | 15840 |
| | 5 Year | 31/03/2024 | 2.59% | £40,000 | £1,000,000 | Assisted | £0 | £0 | ✓ | £0 | 15838 |
| | 5 Year | 31/03/2024 | 2.59% | £40,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £400 | 15839 |
| 80% | 3 Year | 31/03/2022 | 2.49% | £75,000 | £1,000,000 | Assisted | £0 | £0 | ✓ | £300 | 15831 |
| 90% | 2 Year | 31/03/2021 | 2.69% | £40,000 | £500,000 | Assisted | £0 | £0 | ✓ | £0 | 15814 |
| | 2 Year | 31/03/2021 | 2.69% | £40,000 | £500,000 | Standard | £0 | £0 | ✓ | £300 | 15815 |

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Remortgage discounted variable rate products

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- Overpayments
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- No Early repayment charges apply

| Max LTV (excl. fees) | Deal period | End date | Discount off SVR | Initial product rate | Min Loan | Max Loan | Legal fee | Completion fee ^Δ | Booking fee | Free standard valuation* | Cashback | Product code |
|-------------------------|-------------|------------|---------------------|-------------------------|----------|------------|-----------|--------------------------------|-------------|-----------------------------|----------|--------------|
| 80% | 2 Year | 31/03/2021 | 2.50% | 1.99% | £40,000 | £1,000,000 | Assisted | £499 | £0 | ✓ | £0 | 15823 |
| 90% | 2 Year | 31/03/2021 | 2.10% | 2.39% | £40,000 | £500,000 | Assisted | £499 | £0 | ✓ | £0 | 15824 |

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Remortgage help to buy fixed rates products

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Early Repayment Charges (ERC)

| Fixed rate deal period | Year | | | | |
|------------------------|--------|--------|--------|--------|--------|
| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
| 2 years | 3% | 2% | | | |
| 3 years | 4% | 3% | 2% | | |
| 5 years | 5% | 5% | 4% | 3% | 2% |

| Max LTV (excl. fees) | Deal period | End date | Initial product rate | Min Loan | Max Loan | Legal fee | Completion fee ^Δ | Booking fee | Free standard valuation* | Cashback | Product code |
|-------------------------|-------------|------------|----------------------|----------|------------|-----------|-----------------------------|-------------|--------------------------|----------|--------------|
| 75% | 2 Year | 31/03/2021 | 2.14% | £70,000 | £1,000,000 | Standard | £999 | £0 | ✓ | £500 | 15842 |
| | 2 Year | 31/03/2021 | 2.39% | £70,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £500 | 15841 |
| | 2 Year | 31/03/2021 | 2.39% | £70,000 | £1,000,000 | Assisted | £0 | £0 | ✓ | £250 | 15843 |
| | 3 Year | 31/03/2022 | 2.39% | £70,000 | £1,000,000 | Standard | £999 | £0 | ✓ | £500 | 15845 |
| | 3 Year | 31/03/2022 | 2.54% | £70,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £500 | 15844 |
| | 3 Year | 31/03/2022 | 2.54% | £70,000 | £1,000,000 | Assisted | £0 | £0 | ✓ | £250 | 15846 |
| | 5 Year | 31/03/2024 | 2.59% | £70,000 | £1,000,000 | Standard | £999 | £0 | ✓ | £500 | 15848 |
| | 5 Year | 31/03/2024 | 2.69% | £70,000 | £1,000,000 | Standard | £0 | £0 | ✓ | £500 | 15847 |
| | 5 Year | 31/03/2024 | 2.69% | £70,000 | £1,000,000 | Assisted | £0 | £0 | ✓ | £250 | 15849 |

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