

Our mortgage products

Effective Friday 29 March 2019

Top deals:

3 year Fixed Rate

2.64% until 31/05/2022 up to 90% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £1,000 cashback - (Purchase)
(15911)

5 year Fixed Rate

3.59% until 31/05/2024 up to 95% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £1,500 cashback - (Purchase)
(15919)

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



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This information is for the use of professional intermediaries only. It is not a consumer advertisement and should not be displayed as such or handed out to the public. Criteria is subject to change, please check before submitting applications.

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	31/05/2021	1.99%	£40,000	£300,000	Standard	£999	£0	✓	£0	15895
	2 Year	31/05/2021	2.09%	£300,001	£1,000,000	Standard	£999	£0	✓	£0	15896
	5 Year	31/05/2024	2.49%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	15915
80%	3 Year	31/05/2022	2.39%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	15910
85%	2 Year	31/05/2021	2.34%	£40,000	£500,000	Standard	£0	£0	✓	£0	15897
90%	2 Year	31/05/2021	2.34%	£40,000	£500,000	Standard	£999	£0	✓	£0	15900
	2 Year	31/05/2021	2.44%	£40,000	£500,000	Standard	£0	£0	✓	£0	15899
	2 Year	31/05/2021	2.59%	£100,000	£500,000	Standard	£0	£0	✓	£750	15898
	3 Year	31/05/2022	2.49%	£75,000	£500,000	Standard	£0	£0	✓	£300	15912
	3 Year	31/05/2022	2.64%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	15911

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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	31/05/2024	2.54%	£40,000	£500,000	Standard	£0	£0	✓	£0	15917
	5 Year	31/05/2024	2.74%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	15916
95%	2 Year	31/05/2021	2.99%	£40,000	£250,000	Standard	£0	£0	✓	£0	15901
	2 Year	31/05/2021	3.34%	£100,000	£250,000	Standard	£0	£0	✓	£1,000	15902
	3 Year	31/05/2022	3.49%	£100,000	£250,000	Standard	£0	£0	✓	£1,250	15913
	5 Year	31/05/2024	3.39%	£40,000	£250,000	Standard	£0	£0	✓	£0	15918
	5 Year	31/05/2024	3.59%	£100,000	£250,000	Standard	£0	£0	✓	£1,500	15919

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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	31/05/2021	2.60%	1.89%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	15905
80%	2 Year	31/05/2021	2.50%	1.99%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	15906
90%	2 Year	31/05/2021	2.10%	2.39%	£40,000	£500,000	Standard	£499	£0	✓	£0	15907

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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)
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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%

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	31/05/2021	2.44%	£40,000	£500,000	Standard	£499	£0	✓	£0	15926
	2 Year	31/05/2021	2.74%	£75,000	£500,000	Standard	£0	£0	✓	£500	15927

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	31/05/2021	2.44%	£40,000	£500,000	Standard	£499	£0	✓	£0	15928
	2 Year	31/05/2021	2.74%	£75,000	£500,000	Standard	£0	£0	✓	£500	15929

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Remortgage fixed rates products

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Early Repayment Charges (ERC)

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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%	5 Year	31/05/2024	2.49%	£40,000	£1,000,000	Assisted	£999	£0	✓	£300	15922
	5 Year	31/05/2024	2.59%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	15920
	5 Year	31/05/2024	2.59%	£40,000	£1,000,000	Standard	£0	£0	✓	£400	15921
80%	3 Year	31/05/2022	2.49%	£75,000	£1,000,000	Assisted	£0	£0	✓	£300	15914
90%	2 Year	31/05/2021	2.69%	£40,000	£500,000	Assisted	£0	£0	✓	£0	15903
	2 Year	31/05/2021	2.69%	£40,000	£500,000	Standard	£0	£0	✓	£300	15904

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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	31/05/2021	2.50%	1.99%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	15908
90%	2 Year	31/05/2021	2.10%	2.39%	£40,000	£500,000	Assisted	£499	£0	✓	£0	15909

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Remortgage help to buy fixed rates products

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Early Repayment Charges (ERC)

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	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	31/05/2021	2.04%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15924
	2 Year	31/05/2021	2.29%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15923
	2 Year	31/05/2021	2.29%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15925
	3 Year	31/05/2022	2.19%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15931
	3 Year	31/05/2022	2.34%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15930
	3 Year	31/05/2022	2.34%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15932
	5 Year	31/05/2024	2.59%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15934
	5 Year	31/05/2024	2.69%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15933
	5 Year	31/05/2024	2.69%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15935

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