

# Our mortgage products

Effective Wednesday 22 May 2019

## Top deals:

### 5 year fixed rate product

**3.19%** until 31/08/2024 up to 95% LTV with no booking fee, no completion fee, free first standard valuation  
(16030) (maximum £740) - (Purchase)

### 2 year fixed rate product

**2.14%** until 31/05/2021 up to 75% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740)  
(16011) and £400 cashback - (Remortgage)

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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/08/2021	1.99%	£40,000	£300,000	Standard	£999	£0	✓	£0	16004
	2 Year	31/08/2021	2.09%	£300,001	£1,000,000	Standard	£999	£0	✓	£0	16005
	5 Year	31/08/2024	2.49%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16027
80%	3 Year	31/08/2022	2.39%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16020
85%	2 Year	31/08/2021	2.34%	£40,000	£500,000	Standard	£0	£0	✓	£0	16006
90%	2 Year	31/08/2021	2.59%	£100,000	£500,000	Standard	£0	£0	✓	£750	16007
	2 Year	31/08/2021	2.44%	£40,000	£500,000	Standard	£0	£0	✓	£0	16008
	3 Year	31/08/2022	2.49%	£75,000	£500,000	Standard	£0	£0	✓	£300	16021
	3 Year	31/08/2022	2.64%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16022
	5 Year	31/08/2024	2.54%	£40,000	£500,000	Standard	£0	£0	✓	£0	16028
	5 Year	31/08/2024	2.74%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16029

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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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
95%	2 Year	31/08/2021	2.84%	£40,000	£350,000	Standard	£0	£0	✓	£0	16009
	2 Year	31/08/2021	3.24%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16010
	3 Year	31/08/2022	3.14%	£75,000	£350,000	Standard	£0	£0	✓	£0	16023
	3 Year	31/08/2022	3.34%	£100,000	£350,000	Standard	£0	£0	✓	£1,250	16024
	5 Year	31/08/2024	3.19%	£40,000	£350,000	Standard	£0	£0	✓	£0	16030
	5 Year	31/08/2024	3.34%	£100,000	£350,000	Standard	£0	£0	✓	£1,500	16031

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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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
<b>65%</b>	2 Year	31/08/2021	2.60%	<b>1.89%</b>	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16014
<b>80%</b>	2 Year	31/08/2021	2.50%	<b>1.99%</b>	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16015
<b>90%</b>	2 Year	31/08/2021	2.10%	<b>2.39%</b>	£40,000	£500,000	Standard	£499	£0	✓	£0	16016

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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
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(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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
90%	2 Year	31/08/2021	2.44%	£40,000	£500,000	Standard	£499	£0	✓	£0	16036
	2 Year	31/08/2021	2.74%	£75,000	£500,000	Standard	£0	£0	✓	£500	16037

## Remortgage

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
90%	2 Year	31/08/2021	2.44%	£40,000	£500,000	Standard	£499	£0	✓	£0	16038
	2 Year	31/08/2021	2.74%	£75,000	£500,000	Standard	£0	£0	✓	£500	16039

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## Remortgage fixed rates products

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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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/08/2021	<b>2.14%</b>	£100,000	£1,000,000	Assisted	£0	£0	✓	£400	16011
	3 Year	31/08/2022	<b>2.19%</b>	£75,000	£1,000,000	Assisted	£0	£0	✓	£500	16025
	5 Year	31/08/2024	<b>2.49%</b>	£40,000	£1,000,000	Assisted	£999	£0	✓	£300	16032
	5 Year	31/08/2024	<b>2.59%</b>	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	16033
	5 Year	31/08/2024	<b>2.59%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£400	16035
80%	3 Year	31/08/2022	<b>2.49%</b>	£75,000	£1,000,000	Assisted	£0	£0	✓	£300	16026
90%	2 Year	31/08/2021	<b>2.69%</b>	£40,000	£500,000	Assisted	£0	£0	✓	£0	16012
	2 Year	31/08/2021	<b>2.69%</b>	£40,000	£500,000	Standard	£0	£0	✓	£300	16013

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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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
<b>75%</b>	2 Year	31/08/2021	2.70%	<b>1.79%</b>	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16017
<b>80%</b>	2 Year	31/08/2021	2.50%	<b>1.99%</b>	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16018
<b>90%</b>	2 Year	31/08/2021	2.10%	<b>2.39%</b>	£40,000	£500,000	Assisted	£499	£0	✓	£0	16019

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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%			
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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 <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/08/2021	<b>2.29%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16040
	2 Year	31/08/2021	<b>2.04%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16041
	2 Year	31/08/2021	<b>2.29%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16042
	3 Year	31/08/2022	<b>2.34%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16043
	3 Year	31/08/2022	<b>2.19%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16044
	3 Year	31/08/2022	<b>2.34%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16045
	5 Year	31/08/2024	<b>2.69%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	16046
	5 Year	31/08/2024	<b>2.59%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	16047
	5 Year	31/08/2024	<b>2.69%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16048

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