

Effective from Wednesday 11 March 2020

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
- Deals available for Repayment basis only
- Daily interest
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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	2%	1%			
3 years	3%	2%	1%		
5 years	5%	4%	3%	2%	1%

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
60%	2 Year	30/06/2022	1.23%	£40,000	£2,000,000	Standard	£999	£0	✓	£0	16703
	2 Year	30/06/2022	1.52%	£40,000	£2,000,000	Standard	£0	£0	✓	£0	16698
	3 Year	30/06/2023	1.64%	£40,000	£2,000,000	Standard	£0	£0	✓	£0	16720
70%	5 Year	30/06/2025	1.79%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16726
	5 Year	30/06/2025	1.94%	£40,000	£1,000,000	Standard	£0	£0	✓	£500	16731
75%	2 Year	30/06/2022	1.62%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16699
	3 Year	30/06/2023	1.70%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16721
	5 Year	30/06/2025	2.19%	£75,000	£1,000,000	Standard	£0	£0	✓	£1,500	16732

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A12884-03/20-01

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80%	2 Year	30/06/2022	1.49%	£40,000	£1,000,000	Standard	£999	£0	✓	£0	16704
	2 Year	30/06/2022	1.70%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16700
	3 Year	30/06/2023	1.86%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16722
	5 Year	30/06/2025	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16727
85%	2 Year	30/06/2022	1.80%	£40,000	£500,000	Standard	£0	£0	✓	£0	16701
	3 Year	30/06/2023	2.29%	£75,000	£500,000	Standard	£0	£0	✓	£1,000	16724
	5 Year	30/06/2025	2.04%	£40,000	£500,000	Standard	£0	£0	✓	£0	16728
	5 Year	30/06/2025	2.44%	£75,000	£500,000	Standard	£0	£0	✓	£1,500	16733
90%	2 Year	30/06/2022	1.79%	£40,000	£500,000	Standard	£999	£0	✓	£0	16705
	2 Year	30/06/2022	2.04%	£40,000	£500,000	Standard	£0	£0	✓	£0	16702
	2 Year	30/06/2022	2.24%	£75,000	£500,000	Standard	£0	£0	✓	£500	16706
	3 Year	30/06/2023	2.13%	£40,000	£500,000	Standard	£0	£0	✓	£0	16723
	3 Year	30/06/2023	2.49%	£75,000	£500,000	Standard	£0	£0	✓	£1,000	16725
	5 Year	30/06/2025	2.15%	£40,000	£500,000	Standard	£999	£0	✓	£0	16730
	5 Year	30/06/2025	2.29%	£40,000	£500,000	Standard	£0	£0	✓	£0	16729
	5 Year	30/06/2025	2.64%	£40,000	£500,000	Standard	£0	£0	✓	£1,500	16734

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95%	2 Year	30/06/2022	2.84%	£40,000	£250,000	Standard	£0	£0	✓	£0	16707
	2 Year	31/03/2022	3.19%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16598
	3 Year	31/03/2023	2.99%	£40,000	£350,000	Standard	£0	£0	✓	£0	16677
	3 Year	31/03/2023	3.24%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16600
	5 Year	31/03/2025	3.09%	£40,000	£350,000	Standard	£0	£0	✓	£0	16678
	5 Year	31/03/2025	3.34%	£100,000	£350,000	Standard	£0	£0	✓	£1,500	16679

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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	31/03/2022	2.90%	1.59%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16613
80%	2 Year	31/03/2022	2.70%	1.79%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16614
90%	2 Year	31/03/2022	2.30%	2.19%	£40,000	£500,000	Standard	£499	£0	✓	£0	16615

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3 years	3%	2%	1%		
5 years	5%	4%	3%	2%	1%

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
60%	2 Year	30/06/2022	1.54%	£75,000	£2,000,000	Assisted	£0	£0	✓	£0	16708
	2 Year	30/06/2022	1.54%	£75,000	£2,000,000	Standard	£0	£0	✓	£300	16711
	2 Year	30/06/2022	1.72%	£75,000	£2,000,000	Assisted	£0	£0	✓	£500	16717
	3 Year	31/03/2023	1.74%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16539
	5 Year	31/03/2025	1.84%	£75,000	£2,000,000	Standard	£0	£0	✓	£300	16551
	5 Year	31/03/2025	1.84%	£75,000	£2,000,000	Assisted	£0	£0	✓	£0	16552

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75%	2 Year	30/06/2022	1.26%	£40,000	£1,000,000	Assisted	£999	£0	✓	£0	16714
	2 Year	30/06/2022	1.59%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16709
	2 Year	30/06/2022	1.59%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16712
	2 Year	30/06/2022	1.89%	£75,000	£1,000,000	Assisted	£0	£0	✓	£500	16718
	3 Year	31/03/2023	1.84%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16540
	5 Year	31/03/2025	1.94%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16553
	5 Year	31/03/2025	1.94%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16554
	5 Year	31/03/2025	2.04%	£75,000	£1,000,000	Assisted	£0	£0	✓	£300	16555
80%	2 Year	30/06/2022	1.54%	£40,000	£1,000,000	Assisted	£999	£0	✓	£0	16715
	2 Year	30/06/2022	1.69%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16710
	2 Year	30/06/2022	1.69%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16713
	3 Year	31/03/2023	1.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16541
	5 Year	31/03/2025	2.09%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16556
	5 Year	31/03/2025	2.09%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16557

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85%	2 Year	31/03/2022	1.99%	£75,000	£500,000	Assisted	£0	£0	✓	£0	16611
	2 Year	30/06/2022	2.08%	£75,000	£500,000	Assisted	£0	£0	✓	£500	16719
	3 Year	31/03/2023	2.14%	£75,000	£500,000	Standard	£0	£0	✓	£300	16620
	5 Year	30/06/2025	1.89%	£40,000	£500,000	Assisted	£999	£0	✓	£0	16735
90%	2 Year	30/06/2022	1.79%	£40,000	£500,000	Assisted	£999	£0	✓	£0	16716
	2 Year	31/03/2022	2.24%	£75,000	£500,000	Assisted	£0	£0	✓	£0	16523
	2 Year	31/03/2022	2.24%	£75,000	£500,000	Standard	£0	£0	✓	£400	16524
	3 Year	31/03/2023	2.39%	£75,000	£500,000	Standard	£0	£0	✓	£300	16542
	5 Year	30/06/2025	2.19%	£40,000	£500,000	Assisted	£999	£0	✓	£0	16736
	5 Year	31/03/2025	2.44%	£40,000	£500,000	Assisted	£0	£0	✓	£0	16558
	5 Year	30/06/2025	2.67%	£40,000	£500,000	Assisted	£0	£0	✓	£1,000	16737

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75%	2 Year	31/03/2022	2.80%	1.69%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16616
80%	2 Year	31/03/2022	2.70%	1.79%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16617
90%	2 Year	31/03/2022	2.30%	2.19%	£40,000	£500,000	Assisted	£499	£0	✓	£0	16618

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