

Effective from Monday 14 October 2019

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 date 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	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	31/01/2022	1.59%	£40,000	£2,000,000	Standard	£0	£0	✓	£0	16280
65%	5 Year	31/01/2025	1.84%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16313
75%	2 Year	31/01/2022	1.59%	£40,000	£1,000,000	Standard	£199	£0	✓	£0	16282
	2 Year	31/01/2022	1.79%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16281
	3 Year	31/01/2023	1.74%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16303
	5 Year	31/01/2025	1.89%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16314
	5 Year	31/01/2025	2.19%	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16315

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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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0345 241 3597

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A12884-10/19-02

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
80%	2 Year	31/01/2022	1.79%	£40,000	£500,000	Standard	£0	£0	✓	£0	16283
	5 Year	31/01/2025	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16316
	5 Year	31/01/2025	2.39%	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16317
85%	2 Year	31/01/2022	1.89%	£40,000	£500,000	Standard	£0	£0	✓	£0	16284
	3 Year	31/01/2023	2.09%	£40,000	£500,000	Standard	£0	£0	✓	£0	16304
	3 Year	31/01/2023	2.29%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16305
90%	2 Year	31/01/2022	2.29%	£40,000	£500,000	Standard	£0	£0	✓	£0	16285
	2 Year	31/01/2022	2.49%	£100,000	£500,000	Standard	£0	£0	✓	£750	16286
	3 Year	31/01/2023	2.34%	£40,000	£500,000	Standard	£0	£0	✓	£0	16306
	3 Year	31/01/2023	2.59%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16307
	5 Year	31/01/2025	2.44%	£40,000	£500,000	Standard	£0	£0	✓	£0	16318
	5 Year	31/01/2025	2.64%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16319

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95%	2 Year	31/01/2022	3.09%	£40,000	£350,000	Standard	£0	£0	✓	£0	16287
	2 Year	31/01/2022	3.49%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16288
	3 Year	31/01/2023	3.19%	£40,000	£350,000	Standard	£0	£0	✓	£0	16308
	3 Year	31/01/2023	3.49%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16309
	5 Year	31/01/2025	3.24%	£40,000	£350,000	Standard	£0	£0	✓	£0	16320
	5 Year	31/01/2025	3.59%	£100,000	£350,000	Standard	£0	£0	✓	£1,500	16321

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Purchase/Mover discounted variable rate products

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- 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	31/01/2022	2.70%	1.79%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16297
80%	2 Year	31/01/2022	2.50%	1.99%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16298
90%	2 Year	31/01/2022	2.10%	2.39%	£40,000	£500,000	Standard	£499	£0	✓	£0	16299

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Remortgage fixed rates products

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

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60%	2 Year	31/01/2022	1.59%	£40,000	£2,000,000	Assisted	£99	£0	✓	£0	16289
	2 Year	31/01/2022	1.59%	£75,000	£2,000,000	Standard	£99	£0	✓	£400	16290
	5 Year	31/01/2025	1.79%	£75,000	£2,000,000	Standard	£0	£0	✓	£500	16322
	5 Year	31/01/2025	1.79%	£40,000	£2,000,000	Assisted	£0	£0	✓	£0	16323
75%	2 Year	31/01/2022	1.79%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16291
	2 Year	31/01/2022	1.79%	£100,000	£1,000,000	Standard	£0	£0	✓	£400	16292
	2 Year	31/01/2022	1.94%	£100,000	£1,000,000	Assisted	£0	£0	✓	£400	16293

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75%	3 Year	31/01/2023	1.84%	£40,000	£1,000,000	Standard	£0	£0	✓	£300	16310
	5 Year	31/01/2025	1.94%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16324
	5 Year	31/01/2025	1.94%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	16325
	5 Year	31/01/2025	1.99%	£75,000	£1,000,000	Assisted	£0	£0	✓	£500	16326
80%	2 Year	31/01/2022	1.89%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16294
	3 Year	31/01/2023	1.99%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16311
	5 Year	31/01/2025	2.04%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	16327
	5 Year	31/01/2025	2.04%	£75,000	£1,000,000	Standard	£0	£0	✓	£500	16328
90%	2 Year	31/01/2022	2.24%	£75,000	£500,000	Assisted	£0	£0	✓	£0	16295
	2 Year	31/01/2022	2.24%	£75,000	£500,000	Standard	£0	£0	✓	£400	16296
	3 Year	31/01/2023	2.39%	£75,000	£500,000	Standard	£0	£0	✓	£300	16312
	5 Year	31/01/2025	2.44%	£40,000	£500,000	Assisted	£0	£0	✓	£0	16329
	5 Year	31/01/2025	2.44%	£75,000	£500,000	Standard	£0	£0	✓	£500	16330

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75%	2 Year	31/01/2022	2.70%	1.79%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16300
80%	2 Year	31/01/2022	2.50%	1.99%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16301
90%	2 Year	31/01/2022	2.10%	2.39%	£40,000	£500,000	Assisted	£499	£0	✓	£0	16302

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