

Effective from Friday 20 December 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
- Deals available for Repayment basis only
- Daily interest
- Interest will be charged to 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	31/03/2022	1.59%	£40,000	£2,000,000	Standard	£0	£0	✓	£0	16502
	3 Year	31/03/2023	1.74%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16531
	5 Year	31/03/2025	1.89%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16543
75%	2 Year	31/03/2022	1.59%	£40,000	£1,000,000	Standard	£199	£0	✓	£0	16504
	2 Year	31/03/2022	1.79%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	16503
	3 Year	31/03/2023	1.84%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16532
	5 Year	31/03/2025	2.19%	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16544

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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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A12884-12/19-02

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	31/03/2022	1.79%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16505
	5 Year	31/03/2025	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	16545
	5 Year	31/03/2025	2.39%	£100,000	£1,000,000	Standard	£0	£0	✓	£1,500	16546
85%	2 Year	31/03/2022	1.89%	£40,000	£500,000	Standard	£0	£0	✓	£0	16506
	3 Year	31/03/2023	2.09%	£40,000	£500,000	Standard	£0	£0	✓	£0	16533
	3 Year	31/03/2023	2.29%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16534
90%	2 Year	31/03/2022	2.29%	£40,000	£500,000	Standard	£0	£0	✓	£0	16507
	2 Year	31/03/2022	2.49%	£100,000	£500,000	Standard	£0	£0	✓	£750	16508
	3 Year	31/03/2023	2.34%	£40,000	£500,000	Standard	£0	£0	✓	£0	16535
	3 Year	31/03/2023	2.59%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16536
	5 Year	31/03/2025	2.39%	£40,000	£500,000	Standard	£0	£0	✓	£0	16547
	5 Year	31/03/2025	2.54%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	16548

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95%	2 Year	31/03/2022	2.89%	£40,000	£350,000	Standard	£0	£0	✓	£0	16509
	2 Year	31/03/2022	3.29%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16510
	3 Year	31/03/2023	2.94%	£40,000	£350,000	Standard	£0	£0	✓	£0	16537
	3 Year	31/03/2023	3.34%	£100,000	£350,000	Standard	£0	£0	✓	£1,000	16538
	5 Year	31/03/2025	2.99%	£40,000	£350,000	Standard	£0	£0	✓	£0	16549
	5 Year	31/03/2025	3.34%	£100,000	£350,000	Standard	£0	£0	✓	£1,500	16550

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Purchase/Mover discounted variable rate products

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- Deals available for Repayment basis only
- Interest will be charged to the date 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	31/03/2022	2.70%	1.79%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16525
80%	2 Year	31/03/2022	2.50%	1.99%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	16526
90%	2 Year	31/03/2022	2.10%	2.39%	£40,000	£500,000	Standard	£499	£0	✓	£0	16527

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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	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
50%	2 Year	31/03/2022	1.39%	£40,000	£500,000	Standard	£999	£0	✓	£250	16511
60%	2 Year	31/03/2022	1.59%	£40,000	£2,000,000	Assisted	£0	£0	✓	£0	16517
	2 Year	31/03/2022	1.59%	£75,000	£2,000,000	Standard	£0	£0	✓	£300	16518
	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	31/03/2022	1.79%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16519
	2 Year	31/03/2022	1.79%	£100,000	£1,000,000	Standard	£0	£0	✓	£400	16520
	2 Year	31/03/2022	1.94%	£100,000	£1,000,000	Assisted	£0	£0	✓	£400	16521
	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	31/03/2022	1.89%	£100,000	£1,000,000	Assisted	£0	£0	✓	£0	16522
	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
90%	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	31/03/2025	2.44%	£40,000	£500,000	Assisted	£0	£0	✓	£0	16558
	5 Year	31/03/2025	2.44%	£75,000	£500,000	Standard	£0	£0	✓	£300	16559

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Remortgage fixed rates products (including 0.50% cashback)

- 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
- Interest will be charged to date of redemption
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Early Repayment Charges (ERC) (0.5% cashback)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	2.5%	1.5%			

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	31/03/2022	1.84%	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16512
75%	2 Year	31/03/2022	1.99%	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16513
80%	2 Year	31/03/2022	2.19%	£40,000	£1,000,000	Standard	£0	£0	✓	0.50%	16514
85%	2 Year	31/03/2022	2.24%	£40,000	£500,000	Standard	£0	£0	✓	0.50%	16515
90%	2 Year	31/03/2022	2.44%	£40,000	£500,000	Standard	£0	£0	✓	0.50%	16516

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† The cashback is calculated on the mortgage loan.



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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
75%	2 Year	31/03/2022	2.70%	1.79%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16528
80%	2 Year	31/03/2022	2.50%	1.99%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	16529
90%	2 Year	31/03/2022	2.10%	2.39%	£40,000	£500,000	Assisted	£499	£0	✓	£0	16530

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