

Product Transfers: Residential

- 2, 3 & 5 year rates
- Available up to 120% loan to value
- Max loan size £7.5 million
- Available for existing mortgage customer (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 October 2026	4.89%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.2	49XH
2yr fixed rate	Fixed until 31 October 2026	5.19%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.2	49XI
2yr tracker rate	Until 31 October 2026	5.64% (variable) at 0.39% above the BoE base rate**	HVR, currently 8.74%	£995	No ERC	£0 to £7.5 million	8.4	49NF
3yr fixed rate	Fixed until 31 October 2027	4.84%	HVR, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	7.8	49XR
3yr fixed rate	Fixed until 31 October 2027	5.09%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	7.8	49XS
5yr fixed rate	Fixed until 31 October 2029	4.59%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.0	49XZ
5yr fixed rate	Fixed until 31 October 2029	4.74%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	6.9	49YA

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 October 2026	4.99%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.2	49XJ
2yr fixed rate	Fixed until 31 October 2026	5.29%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.2	49XK
2yr tracker rate	Until 31 October 2026	5.69% (variable) at 0.44% above the BoE base rate**	HVR, currently 8.74%	£995	No ERC	£0 to £7.5 million	8.4	49NG
3yr fixed rate	Fixed until 31 October 2027	4.94%	HVR, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	7.8	49XT
3yr fixed rate	Fixed until 31 October 2027	5.19%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	7.8	49XU
5yr fixed rate	Fixed until 31 October 2029	4.79%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.1	49YB
5yr fixed rate	Fixed until 31 October 2029	4.94%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.0	49YC

Lending is subject to status and lending criteria, UK resident and 18+

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 October 2026	5.54%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	49XL
2yr fixed rate	Fixed until 31 October 2026	5.84%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.3	49XM
2yr tracker rate	Until 31 October 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR, currently 8.74%	£995	No ERC	£0 to £7.5 million	8.5	49NH
3yr fixed rate	Fixed until 31 October 2027	5.54%	HVR, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	8.0	49XV
3yr fixed rate	Fixed until 31 October 2027	5.79%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	8.0	49XW
5yr fixed rate	Fixed until 31 October 2029	4.99%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.2	49NW
5yr fixed rate	Fixed until 31 October 2029	5.14%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.1	49NX

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 October 2026	5.74%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	49XN
2yr fixed rate	Fixed until 31 October 2026	6.04%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	49XO
2yr tracker rate	Until 31 October 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR, currently 8.74%	£995	No ERC	£0 to £7.5 million	8.5	49NI
3yr fixed rate	Fixed until 31 October 2027	5.59%	HVR, currently 8.74%	£995	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	8.1	49XX
3yr fixed rate	Fixed until 31 October 2027	5.84%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£0 to £7.5 million	8.0	49XY
5yr fixed rate	Fixed until 31 October 2029	5.19%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.3	49YD
5yr fixed rate	Fixed until 31 October 2029	5.34%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.2	49YE

85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 October 2026	5.94%	HVR, currently 8.74%	£995	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.5	49XP
2yr fixed rate	Fixed until 31 October 2026	6.24%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	49XQ
2yr tracker rate	Until 31 October 2026	6.19% (variable) at 0.94% above the BoE base rate**	HVR, currently 8.74%	£995	No ERC	£0 to £7.5 million	8.5	49NJ
5yr fixed rate	Fixed until 31 October 2029	5.34%	HVR, currently 8.74%	£995	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.4	49YF
5yr fixed rate	Fixed until 31 October 2029	5.49%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.3	49YG

Lending is subject to status and lending criteria, UK resident and 18+

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90-120% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC	Product Code
2yr fixed rate	Fixed until 31 October 2026	6.24%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£0 to £7.5 million	8.4	49NE
5yr fixed rate	Fixed until 31 October 2029	5.79%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£0 to £7.5 million	7.5	49OC

*An APRC (Annual percentage rate of charge) takes into account all of the costs of a loan and allows you to compare different mortgage offers, including those from other lenders

**Bank of England Base Rate, currently 5.25%

Representative example:

For a repayment mortgage of £118,805 over a 20 year term, you will make

24 monthly repayments of £796.58 at 5.19% fixed until 31 October 2026. This will be followed by a further:

216 monthly repayments of £1,027.67 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term.

The total amount payable would be £241,094.64, made up of the loan amount plus interest (£122,289.64).

The overall cost for comparison is 8.2% APRC Representative.

Your first monthly payment will be higher as it includes interest from the date the funds are released as well as the monthly repayment.

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Additional Borrowing: Residential

You can apply:

- If it's been at least six months since you took out your mortgage
- If your existing mortgage and further borrowing amount added together totals no more than 85% of the value of your home
- For borrowing on an interest-only basis if your existing mortgage and further borrowing totals no more than 75% of your home's value
- If the amount you'd like to borrow is at least £10,000

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr fixed rate	Fixed until 31 October 2026	5.19%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.2
2yr tracker rate	Until 31 October 2026	6.04% (variable) at 0.79% above the BoE base rate**	HVR, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4
3yr fixed rate	Fixed until 31 October 2027	5.09%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	7.8
5yr fixed rate	Fixed until 31 October 2029	4.74%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £2 million	6.9

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr fixed rate	Fixed until 31 October 2026	5.29%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.2
2yr tracker rate	Until 31 October 2026	6.09% (variable) at 0.84% above the BoE base rate**	HVR, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4
3yr fixed rate	Fixed until 31 October 2027	5.19%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	7.8
5yr fixed rate	Fixed until 31 October 2029	4.94%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £2 million	7.0

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr fixed rate	Fixed until 31 October 2026	5.84%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.3
3yr fixed rate	Fixed until 31 October 2027	5.79%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	8.0
5yr fixed rate	Fixed until 31 October 2029	5.14%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £2 million	7.1

75-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr tracker rate	Until 31 October 2026	6.34% (variable) at 1.09% above the BoE base rate**	HVR, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.5

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*
2yr fixed rate	Fixed until 31 October 2026	6.04%	HVR, currently 8.74%	£0	2% until 31/10/2025, then 1% until 31/10/2026	£10,000 to £2 million	8.4
3yr fixed rate	Fixed until 31 October 2027	5.84%	HVR, currently 8.74%	£0	3% until 31/10/2025, then 2% until 31/10/2026, then 1% until 31/10/2027	£10,000 to £2 million	8.0
5yr fixed rate	Fixed until 31 October 2029	5.34%	HVR, currently 8.74%	£0	5% until 31/10/2025, then 4% until 31/10/2026, then 3% until 31/10/2027, then 2% until 31/10/2028, then 1% until 31/10/2029	£10,000 to £2 million	7.2

*An APRC (Annual percentage rate of charge) takes into account all of the costs of a loan and allows you to compare different mortgage offers, including those from other lenders

**Bank of England Base Rate, currently 5.25%

Representative example:

For a repayment mortgage of £30,000 over a 20 year term, you will make 24 monthly repayments of £201.15 at 5.19% fixed until 31 October 2026. This will be followed by a further: 216 monthly repayments of £259.50 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term. The total amount payable would be £60,879.60, made up of the loan amount plus interest (£30,879.60).

The overall cost for comparison is 8.2% APRC Representative.

Your first monthly payment will be higher as it includes interest from the date the funds are released as well as the monthly repayment.

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