

Product Transfers: Residential

- 1, 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
1yr Fixed Rate	Fixed until 31 January 2026	5.95%	HVR, currently 8.24%	£0	1% until 31/01/2026	£0 to £7.5 million	8.5	52MM
2yr fixed rate	Fixed until 31 January 2027	4.19%	HVR, currently 8.24%	£1,495	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	7.7	53OU
2yr fixed rate	Fixed until 31 January 2027	4.29%	HVR, currently 8.24%	£995	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	7.7	53OV
2yr fixed rate	Fixed until 31 January 2027	4.59%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	7.7	53OW
2yr tracker rate	Until 31 January 2027	5.14% (variable) at 0.39% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	8.2	52MN
3yr fixed rate	Fixed until 31 January 2028	4.24%	HVR, currently 8.24%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£0 to £7.5 million	7.3	53PA
3yr fixed rate	Fixed until 31 January 2028	4.49%	HVR, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£0 to £7.5 million	7.3	53PB
5yr fixed rate	Fixed until 31 January 2030	4.24%	HVR, currently 8.24%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	6.6	53PE
5yr fixed rate	Fixed until 31 January 2030	4.39%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	6.6	53PF

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
1yr Fixed Rate	Fixed until 31 January 2026	5.95%	HVR, currently 8.24%	£0	1% until 31/01/2026	£0 to £7.5 million	8.5	52MM
2yr fixed rate	Fixed until 31 January 2027	4.39%	HVR, currently 8.24%	£1,495	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	7.8	53OX
2yr fixed rate	Fixed until 31 January 2027	4.49%	HVR, currently 8.24%	£995	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	7.8	53OY
2yr fixed rate	Fixed until 31 January 2027	4.79%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	7.7	53OZ
2yr tracker rate	Until 31 January 2027	5.19% (variable) at 0.44% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	8.2	52MO
3yr fixed rate	Fixed until 31 January 2028	4.39%	HVR, currently 8.24%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£0 to £7.5 million	7.3	53PC
3yr fixed rate	Fixed until 31 January 2028	4.64%	HVR, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£0 to £7.5 million	7.3	53PD
5yr fixed rate	Fixed until 31 January 2030	4.34%	HVR, currently 8.24%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	6.6	53PG
5yr fixed rate	Fixed until 31 January 2030	4.49%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	6.6	53PH

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 January 2027	4.79%	HVR, currently 8.24%	£995	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	8.0	51ZB
2yr fixed rate	Fixed until 31 January 2027	5.09%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	8.0	51ZC
2yr tracker rate	Until 31 January 2027	5.44% (variable) at 0.69% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	8.2	52MP
3yr fixed rate	Fixed until 31 January 2028	4.74%	HVR, currently 8.24%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£0 to £7.5 million	7.6	51ZH
3yr fixed rate	Fixed until 31 January 2028	4.99%	HVR, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£0 to £7.5 million	7.6	51ZI
5yr fixed rate	Fixed until 31 January 2030	4.44%	HVR, currently 8.24%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	6.8	51ZN
5yr fixed rate	Fixed until 31 January 2030	4.59%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	6.8	51ZO

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 January 2027	5.19%	HVR, currently 8.24%	£995	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	8.1	51LS
2yr fixed rate	Fixed until 31 January 2027	5.49%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	8.1	51LT
2yr tracker rate	Until 31 January 2027	5.44% (variable) at 0.69% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	8.2	52MQ
3yr fixed rate	Fixed until 31 January 2028	5.04%	HVR, currently 8.24%	£995	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£0 to £7.5 million	7.7	51MI
3yr fixed rate	Fixed until 31 January 2028	5.29%	HVR, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£0 to £7.5 million	7.7	51MJ
5yr fixed rate	Fixed until 31 January 2030	4.74%	HVR, currently 8.24%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	7.0	51MQ
5yr fixed rate	Fixed until 31 January 2030	4.89%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	6.9	51MR

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 January 2027	5.39%	HVR, currently 8.24%	£995	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	8.2	51LU
2yr fixed rate	Fixed until 31 January 2027	5.69%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	8.1	51LV
2yr tracker rate	Until 31 January 2027	5.69% (variable) at 0.94% above the BoE base rate**	HVR, currently 8.24%	£995	No ERC	£0 to £7.5 million	8.3	52MR
5yr fixed rate	Fixed until 31 January 2030	5.04%	HVR, currently 8.24%	£995	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	7.1	51MS
5yr fixed rate	Fixed until 31 January 2030	5.19%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	7.1	51MT

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.

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 January 2027	5.99%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£0 to £7.5 million	8.2	51LW
5yr fixed rate	Fixed until 31 January 2030	5.59%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£0 to £7.5 million	7.3	51MU

*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 4.75%

Representative example:

For a repayment mortgage of £109,284 over a 21 year term, you will make

24 monthly repayments of £676.51 at 4.59% fixed until 31 January 2027. This will be followed by a further:

228 monthly repayments of £893.62 a month at the Homeowner Variable Rate, currently 8.24% for the remainder of the term.

The total amount payable would be £219,981.60, made up of the loan amount plus interest (£110,697.60).

The overall cost for comparison is 7.7% 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 January 2027	4.59%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	7.6
2yr tracker rate	Until 31 January 2027	5.54% (variable) at 0.79% above the BoE base rate**	HVR, currently 8.24%	£0	No ERC	£10,000 to £2 million	8.1
3yr fixed rate	Fixed until 31 January 2028	4.49%	HVR, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.2
5yr fixed rate	Fixed until 31 January 2030	4.39%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £2 million	6.5

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 January 2027	4.79%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	7.7
2yr tracker rate	Until 31 January 2027	5.59% (variable) at 0.84% above the BoE base rate**	HVR, currently 8.24%	£0	No ERC	£10,000 to £2 million	8.1
3yr fixed rate	Fixed until 31 January 2028	4.64%	HVR, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.3
5yr fixed rate	Fixed until 31 January 2030	4.49%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £2 million	6.6

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 January 2027	5.09%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	8.0
3yr fixed rate	Fixed until 31 January 2028	4.99%	HVR, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.6
5yr fixed rate	Fixed until 31 January 2030	4.59%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £2 million	6.7

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 January 2027	5.84% (variable) at 1.09% above the BoE base rate**	HVR, currently 8.24%	£0	No ERC	£10,000 to £2 million	8.2

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 January 2027	5.49%	HVR, currently 8.24%	£0	2% until 31/01/2026, then 1% until 31/01/2027	£10,000 to £2 million	8.1
3yr fixed rate	Fixed until 31 January 2028	5.29%	HVR, currently 8.24%	£0	3% until 31/01/2026, then 2% until 31/01/2027, then 1% until 31/01/2028	£10,000 to £2 million	7.7
5yr fixed rate	Fixed until 31 January 2030	4.89%	HVR, currently 8.24%	£0	5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030	£10,000 to £2 million	6.9

*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 4.75%

Representative example:

For a repayment mortgage of £30,000 over a 20 year term, you will make 24 monthly repayments of £191.26 at 4.59% fixed until 31 January 2027. This will be followed by a further: 216 monthly repayments of £249.79 a month at the Homeowner Variable Rate, currently 8.24% for the remainder of the term. The total amount payable would be £58,544.88, made up of the loan amount plus interest (£28,544.88).

The overall cost for comparison is 7.6% 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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