

First Time Buyers

- If cashback is applicable this will be paid via your solicitor, on completion
- If loan to value exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all residential First Time Buyer products

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 September 2026	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	7.5	
2yr fixed rate	Fixed until 30 September 2026	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	7.6	
2yr tracker rate	Until 30 September 2026	5.84% (variable) at 0.59% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	7.7	
3yr fixed rate	Fixed until 30 September 2027	4.57%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	7.3	
5yr fixed rate	Fixed until 30 September 2029	4.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	6.8	
5yr fixed rate	Fixed until 30 September 2029	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	6.8	

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 September 2026	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	7.6	
2yr fixed rate	Fixed until 30 September 2026	5.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £2 million	7.6	
2yr tracker rate	Until 30 September 2026	5.89% (variable) at 0.64% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £2 million	7.7	
3yr fixed rate	Fixed until 30 September 2027	4.70%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £2 million	7.3	
5yr fixed rate	Fixed until 30 September 2029	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	6.8	
5yr fixed rate	Fixed until 30 September 2029	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £2 million	6.8	

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 September 2026	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	
2yr fixed rate	Fixed until 30 September 2026	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	
2yr tracker rate	Until 30 September 2026	6.04% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.8	
3yr fixed rate	Fixed until 30 September 2027	4.98%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	7.4	
5yr fixed rate	Fixed until 30 September 2029	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	
5yr fixed rate	Fixed until 30 September 2029	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	

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.

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 September 2026	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	
2yr fixed rate	Fixed until 30 September 2026	5.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £1 million	7.6	
2yr tracker rate	Until 30 September 2026	6.04% (variable) at 0.79% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.8	
3yr fixed rate	Fixed until 30 September 2027	5.00%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £1 million	7.4	
5yr fixed rate	Fixed until 30 September 2029	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	
5yr fixed rate	Fixed until 30 September 2029	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £1 million	6.9	

85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 September 2026	5.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £750,000	7.7	£500 cashback
2yr fixed rate	Fixed until 30 September 2026	5.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £750,000	7.7	£500 cashback
3yr fixed rate	Fixed until 30 September 2027	5.18%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £750,000	7.4	£500 cashback
5yr fixed rate	Fixed until 30 September 2029	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £750,000	7.1	£500 cashback
5yr fixed rate	Fixed until 30 September 2029	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £750,000	7.0	£500 cashback

90-95% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 September 2026	6.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/09/2025, then 1% until 30/09/2026	£5,000 to £570,000	7.7	£500 cashback
3yr fixed rate	Fixed until 30 September 2027	5.58%	Follow-on tracker rate, 2.49% above the BoE base rate**	£1,495	3% until 30/09/2025, then 2% until 30/09/2026, then 1% until 30/09/2027	£5,000 to £570,000	7.5	£500 cashback
5yr fixed rate	Fixed until 30 September 2029	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/09/2025, then 4% until 30/09/2026, then 3% until 30/09/2027, then 2% until 30/09/2028, then 1% until 30/09/2029	£5,000 to £570,000	7.1	£500 cashback

*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 £174,520 over a 35 year term, you will make 24 monthly repayments of £907.67 at 5.24% fixed until 30 September 2026. This will be followed by a further: 396 monthly repayments of £1,195.68 a month at the Follow On Tracker Rate, currently 7.74% for the remainder of the term. The total amount payable would be £495,273.36, made up of the loan amount plus interest (£320,753.36).

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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