

Home Movers

- 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 House Purchase 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 June 2027 | 4.19% | HVR, currently 7.99% | £995 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £2 million | 7.6 | |
| 2yr fixed rate | Fixed until 30 June 2027 | 4.49% | HVR, currently 7.99% | £0 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £2 million | 7.6 | |
| 2yr tracker rate | Until 30 June 2027 | 4.89% (variable) at 0.39% above the BoE base rate** | HVR, currently 7.99% | £995 | No ERC | £5,000 to £2 million | 7.7 | |
| 3yr fixed rate | Fixed until 30 June 2028 | 4.15% | HVR, currently 7.99% | £1,495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £2 million | 7.3 | |
| 3yr fixed rate | Fixed until 30 June 2028 | 4.39% | HVR, currently 7.99% | £495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £2 million | 7.3 | |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.14% | HVR, currently 7.99% | £995 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £2 million | 6.7 | |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.34% | HVR, currently 7.99% | £0 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £2 million | 6.7 | |

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 June 2027 | 4.34% | HVR, currently 7.99% | £995 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £2 million | 7.6 | |
| 2yr fixed rate | Fixed until 30 June 2027 | 4.64% | HVR, currently 7.99% | £0 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £2 million | 7.6 | |
| 2yr tracker rate | Until 30 June 2027 | 4.94% (variable) at 0.44% above the BoE base rate** | HVR, currently 7.99% | £995 | No ERC | £5,000 to £2 million | 7.7 | |
| 3yr fixed rate | Fixed until 30 June 2028 | 4.21% | HVR, currently 7.99% | £1,495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £2 million | 7.3 | |
| 3yr fixed rate | Fixed until 30 June 2028 | 4.44% | HVR, currently 7.99% | £495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £2 million | 7.3 | |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.29% | HVR, currently 7.99% | £995 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £2 million | 6.8 | |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.49% | HVR, currently 7.99% | £0 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £2 million | 6.8 | |

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+ | Additional features |
|------------------|--------------------------|---|----------------------|-------------|---|--------------------------|-------|---------------------|
| 2yr fixed rate | Fixed until 30 June 2027 | 4.34% | HVR, currently 7.99% | £995 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £1 million | 7.6 | |
| 2yr fixed rate | Fixed until 30 June 2027 | 4.64% | HVR, currently 7.99% | £0 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £1 million | 7.6 | |
| 2yr tracker rate | Until 30 June 2027 | 5.29% (variable) at 0.79% above the BoE base rate** | HVR, currently 7.99% | £995 | No ERC | £5,000 to £1 million | 8.1 | |
| 3yr fixed rate | Fixed until 30 June 2028 | 4.43% | HVR, currently 7.99% | £1,495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £1 million | 7.4 | |
| 3yr fixed rate | Fixed until 30 June 2028 | 4.64% | HVR, currently 7.99% | £495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £1 million | 7.4 | |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.44% | HVR, currently 7.99% | £995 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £1 million | 6.8 | |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.54% | HVR, currently 7.99% | £0 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £1 million | 6.8 | |

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 June 2027 | 4.34% | HVR, currently 7.99% | £995 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £1 million | 7.6 | |
| 2yr fixed rate | Fixed until 30 June 2027 | 4.64% | HVR, currently 7.99% | £0 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £1 million | 7.6 | |
| 2yr tracker rate | Until 30 June 2027 | 5.29% (variable) at 0.79% above the BoE base rate** | HVR, currently 7.99% | £995 | No ERC | £5,000 to £1 million | 8.1 | |
| 3yr fixed rate | Fixed until 30 June 2028 | 4.45% | HVR, currently 7.99% | £1,495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £1 million | 7.4 | |
| 3yr fixed rate | Fixed until 30 June 2028 | 4.64% | HVR, currently 7.99% | £495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £1 million | 7.4 | |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.44% | HVR, currently 7.99% | £995 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £1 million | 6.8 | |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.54% | HVR, currently 7.99% | £0 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £1 million | 6.8 | |

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

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 June 2027 | 4.89% | HVR, currently 7.99% | £995 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £750,000 | 7.7 | £500 cashback |
| 2yr fixed rate | Fixed until 30 June 2027 | 5.04% | HVR, currently 7.99% | £0 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £750,000 | 7.7 | £500 cashback |
| 3yr fixed rate | Fixed until 30 June 2028 | 5.04% | HVR, currently 7.99% | £495 | 3.5% until 30/06/2026, then 2.5% until 30/06/2027, then 1.5% until 30/06/2028 | £5,000 to £750,000 | 7.5 | £500 cashback |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.69% | HVR, currently 7.99% | £995 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £750,000 | 6.9 | £500 cashback |
| 5yr fixed rate | Fixed until 30 June 2030 | 4.79% | HVR, currently 7.99% | £0 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £750,000 | 6.9 | £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 June 2027 | 5.39% | HVR, currently 7.99% | £0 | 2.5% until 30/06/2026, then 1.5% until 30/06/2027 | £5,000 to £570,000 | 7.8 | £500 cashback |
| 5yr fixed rate | Fixed until 30 June 2030 | 5.04% | HVR, currently 7.99% | £0 | 5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030 | £5,000 to £570,000 | 7.0 | £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 4.50%

Representative example:

For a repayment mortgage of £170,000 over a 30 year term, you will make 24 monthly repayments of £860.36 at 4.49% fixed until 30 June 2027. This will be followed by a further: 336 monthly repayments of £1,226.39 a month at the Homeowner Variable Rate, currently 7.99% for the remainder of the term. The total amount payable would be £432,715.68, made up of the loan amount plus interest (£262,715.68).

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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