

Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 95% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- £250 cashback available on properties with an EPC rating of A or B on all residential House Purchase products only

House Purchase

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 29 February 2028	3.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	£250 cashback on properties with an EPC rating of A or B
2yr fixed rate	Fixed until 29 February 2028	4.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 28 February 2031	3.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	
5yr fixed rate	Fixed until 28 February 2031	4.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	

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 29 February 2028	3.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	£250 cashback on properties with an EPC rating of A or B
2yr fixed rate	Fixed until 29 February 2028	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 28 February 2031	3.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	
5yr fixed rate	Fixed until 28 February 2031	4.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	

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 29 February 2028	3.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	£250 cashback on properties with an EPC rating of A or B
2yr fixed rate	Fixed until 29 February 2028	4.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 28 February 2031	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	
5yr fixed rate	Fixed until 28 February 2031	4.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	

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 29 February 2028	3.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	£250 cashback on properties with an EPC rating of A or B
2yr fixed rate	Fixed until 29 February 2028	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 28 February 2031	4.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	
5yr fixed rate	Fixed until 28 February 2031	4.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £1 million	6.4	

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 29 February 2028	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.2	£500 cashback or £750 cashback on properties with an EPC rating of A or B
2yr fixed rate	Fixed until 29 February 2028	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.2	
5yr fixed rate	Fixed until 28 February 2031	4.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.5	
5yr fixed rate	Fixed until 28 February 2031	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.5	

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 29 February 2028	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.3	£500 cashback or £750 cashback on properties with an EPC rating of A or B
2yr fixed rate	Fixed until 29 February 2028	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £500,000	7.3	
5yr fixed rate	Fixed until 28 February 2031	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.7	
5yr fixed rate	Fixed until 28 February 2031	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 29/02/2028, then 4% until 28/02/2029, then 3% until 28/02/2030, then 2% until 28/02/2031	£5,000 to £500,000	6.7	

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.

Remortgage (own Conveyancer)

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 29 February 2028	4.69%	HVR, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.2	£500 cashback

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 29 February 2028	4.74%	HVR, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.2	£500 cashback

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 29 February 2028	4.89%	HVR, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.2	£500 cashback

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 29 February 2028	4.94%	HVR, currently 7.49%	£0	2.5% until 28/02/2027, then 1.5% until 29/02/2028	£5,000 to £1 million	7.2	£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 4.00%

Representative example:

For a repayment mortgage of £189,928 over a 27 year term, you will make
24 monthly repayments of £1,034.67 at 4.69% fixed until 29 February 2028. This will be followed by a further:
300 monthly repayments of £1,348.11 a month at the Homeowner Variable Rate, currently 7.49% for the remainder of the term.
The total amount payable would be £429,265.08, made up of the loan amount plus interest (£239,337.08).

The overall cost for comparison is 7.2% 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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