

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 July 2026	5.70%	HVR, currently 7.99%	£0	1% until 31/07/2026	£0 to £7.5 million	8.0	55QH
2yr fixed rate	Fixed until 31 July 2027	3.99%	HVR, currently 7.99%	£1,495	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.5	56RV
2yr fixed rate	Fixed until 31 July 2027	4.19%	HVR, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.5	56RW
2yr fixed rate	Fixed until 31 July 2027	4.49%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.4	56RX
2yr tracker rate	Until 31 July 2027	4.89% (variable) at 0.39% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£0 to £7.5 million	7.7	55QV
3yr fixed rate	Fixed until 31 July 2028	4.19%	HVR, currently 7.99%	£1,495	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.2	56SD
3yr fixed rate	Fixed until 31 July 2028	4.24%	HVR, currently 7.99%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.1	56SE
3yr fixed rate	Fixed until 31 July 2028	4.49%	HVR, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.1	56SF
5yr fixed rate	Fixed until 31 July 2030	3.99%	HVR, currently 7.99%	£1,495	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.4	56SK
5yr fixed rate	Fixed until 31 July 2030	4.09%	HVR, currently 7.99%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.4	56SL
5yr fixed rate	Fixed until 31 July 2030	4.29%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.4	56SM

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 July 2026	5.70%	HVR, currently 7.99%	£0	1% until 31/07/2026	£0 to £7.5 million	8.0	55QH
2yr fixed rate	Fixed until 31 July 2027	4.24%	HVR, currently 7.99%	£1,495	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.6	56WH
2yr fixed rate	Fixed until 31 July 2027	4.34%	HVR, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.5	56WI
2yr fixed rate	Fixed until 31 July 2027	4.69%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.5	56WJ
2yr tracker rate	Until 31 July 2027	4.94% (variable) at 0.44% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£0 to £7.5 million	7.7	55QW
3yr fixed rate	Fixed until 31 July 2028	4.34%	HVR, currently 7.99%	£1,495	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.2	56BN
3yr fixed rate	Fixed until 31 July 2028	4.39%	HVR, currently 7.99%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.2	55VQ
3yr fixed rate	Fixed until 31 July 2028	4.64%	HVR, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.1	55VR
5yr fixed rate	Fixed until 31 July 2030	4.19%	HVR, currently 7.99%	£1,495	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.5	56SN
5yr fixed rate	Fixed until 31 July 2030	4.24%	HVR, currently 7.99%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.5	56SO
5yr fixed rate	Fixed until 31 July 2030	4.44%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.5	56SP

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 July 2027	4.64%	HVR, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.6	56RY
2yr fixed rate	Fixed until 31 July 2027	4.94%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.5	56RZ
2yr tracker rate	Until 31 July 2027	5.19% (variable) at 0.69% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£0 to £7.5 million	7.7	55QX
3yr fixed rate	Fixed until 31 July 2028	4.49%	HVR, currently 7.99%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.2	56SG
3yr fixed rate	Fixed until 31 July 2028	4.74%	HVR, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.2	56SH
5yr fixed rate	Fixed until 31 July 2030	4.34%	HVR, currently 7.99%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.5	56SQ
5yr fixed rate	Fixed until 31 July 2030	4.49%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.5	56SR

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 July 2027	4.74%	HVR, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.6	56LB
2yr fixed rate	Fixed until 31 July 2027	5.04%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.6	56LC
2yr tracker rate	Until 31 July 2027	5.19% (variable) at 0.69% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£0 to £7.5 million	7.7	55QY
3yr fixed rate	Fixed until 31 July 2028	4.64%	HVR, currently 7.99%	£995	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.2	56SI
3yr fixed rate	Fixed until 31 July 2028	4.89%	HVR, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£0 to £7.5 million	7.2	56SJ
5yr fixed rate	Fixed until 31 July 2030	4.44%	HVR, currently 7.99%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.6	56SS
5yr fixed rate	Fixed until 31 July 2030	4.59%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.5	56ST

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 July 2027	4.94%	HVR, currently 7.99%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.7	56SA
2yr fixed rate	Fixed until 31 July 2027	5.14%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.6	56SB
2yr tracker rate	Until 31 July 2027	5.44% (variable) at 0.94% above the BoE base rate**	HVR, currently 7.99%	£995	No ERC	£0 to £7.5 million	7.8	55QZ
5yr fixed rate	Fixed until 31 July 2030	4.59%	HVR, currently 7.99%	£995	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.6	56SU
5yr fixed rate	Fixed until 31 July 2030	4.74%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.6	56SV

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 July 2027	5.64%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	7.7	56SC
5yr fixed rate	Fixed until 31 July 2030	5.24%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£0 to £7.5 million	6.9	56SW

*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 £105,894 over a 21 year term, you will make

24 monthly repayments of £649.74 at 4.49% fixed until 31 July 2027. This will be followed by a further:

228 monthly repayments of £849.96 a month at the Homeowner Variable Rate, currently 7.99% for the remainder of the term.

The total amount payable would be £209,384.64, made up of the loan amount plus interest (£103,490.64).

The overall cost for comparison is 7.4% 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 July 2027	4.49%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.4
2yr tracker rate	Until 31 July 2027	5.29% (variable) at 0.79% above the BoE base rate**	HVR, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.6
3yr fixed rate	Fixed until 31 July 2028	4.49%	HVR, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.0
5yr fixed rate	Fixed until 31 July 2030	4.29%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.3

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 July 2027	4.69%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.5
2yr tracker rate	Until 31 July 2027	5.34% (variable) at 0.84% above the BoE base rate**	HVR, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.6
3yr fixed rate	Fixed until 31 July 2028	4.64%	HVR, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.1
5yr fixed rate	Fixed until 31 July 2030	4.44%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 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*
2yr fixed rate	Fixed until 31 July 2027	4.94%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.5
3yr fixed rate	Fixed until 31 July 2028	4.74%	HVR, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.1
5yr fixed rate	Fixed until 31 July 2030	4.49%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.4

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 July 2027	5.59% (variable) at 1.09% above the BoE base rate**	HVR, currently 7.99%	£0	No ERC	£10,000 to £2 million	7.7

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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 July 2027	5.04%	HVR, currently 7.99%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £2 million	7.6
3yr fixed rate	Fixed until 31 July 2028	4.89%	HVR, currently 7.99%	£0	3.5% until 31/07/2026, then 2.5% until 31/07/2027, then 1.5% until 31/07/2028	£10,000 to £2 million	7.2
5yr fixed rate	Fixed until 31 July 2030	4.59%	HVR, currently 7.99%	£0	5% until 31/07/2027, then 4% until 31/07/2028, then 3% until 31/07/2029, then 2% until 31/07/2030	£10,000 to £2 million	6.5

*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 £30,000 over a 20 year term, you will make

24 monthly repayments of £189.63 at 4.49% fixed until 31 July 2027. This will be followed by a further:

216 monthly repayments of £245.35 a month at the Homeowner Variable Rate, currently 7.99% for the remainder of the term.

The total amount payable would be £57,546.72, made up of the loan amount plus interest (£27,546.72).

The overall cost for comparison is 7.4% 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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