

Product Transfers: Buy-to-Let

- 1, 2 & 5 year rates
- Available up to 120% loan to value
- Max loan size £7.5 million
- Available for existing BTL mortgage customers 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%	BVR, currently 8.84%	£0	1% until 31/07/2026	£0 to £7.5 million	8.8	55RT
2yr fixed rate	Fixed until 31 July 2027	4.34%	BVR, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	8.2	56SX
2yr fixed rate	Fixed until 31 July 2027	4.64%	BVR, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	8.2	56SY
2yr tracker rate	Until 31 July 2027	4.99% (variable) at 0.49% above the BoE base rate**	BVR, currently 8.84%	£995	No ERC	£0 to £7.5 million	8.4	55SB
5yr fixed rate	Fixed until 31 July 2030	4.24%	BVR, currently 8.84%	£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	6.9	56TE
5yr fixed rate	Fixed until 31 July 2030	4.44%	BVR, currently 8.84%	£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	56TF

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%	BVR, currently 8.84%	£0	1% until 31/07/2026	£0 to £7.5 million	8.8	55RT
2yr fixed rate	Fixed until 31 July 2027	4.54%	BVR, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	8.3	56SZ
2yr fixed rate	Fixed until 31 July 2027	4.84%	BVR, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	8.2	56TA
2yr tracker rate	Until 31 July 2027	5.14% (variable) at 0.64% above the BoE base rate**	BVR, currently 8.84%	£995	No ERC	£0 to £7.5 million	8.4	55SC
5yr fixed rate	Fixed until 31 July 2030	4.29%	BVR, currently 8.84%	£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	6.9	56TG
5yr fixed rate	Fixed until 31 July 2030	4.49%	BVR, currently 8.84%	£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	56TH

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	4.84%	BVR, currently 8.84%	£995	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	8.3	56TB
2yr fixed rate	Fixed until 31 July 2027	5.24%	BVR, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	8.3	56TC
5yr fixed rate	Fixed until 31 July 2030	4.84%	BVR, currently 8.84%	£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	7.2	56TI
5yr fixed rate	Fixed until 31 July 2030	5.04%	BVR, currently 8.84%	£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	7.2	56TJ

80-120% 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	5.74%	BVR, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£0 to £7.5 million	8.4	56TD
5yr fixed rate	Fixed until 31 July 2030	5.49%	BVR, currently 8.84%	£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	7.4	55SJ

*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%

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Additional Borrowing: Buy-to-let

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

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	4.64%	BVR, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £1 million	8.1
2yr tracker rate	Until 31 July 2027	5.39% (variable) at 0.89% above the BoE base rate**	BVR, currently 8.84%	£0	No ERC	£10,000 to £1 million	8.3
5yr fixed rate	Fixed until 31 July 2030	4.44%	BVR, currently 8.84%	£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 £1 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*
2yr fixed rate	Fixed until 31 July 2027	4.84%	BVR, currently 8.84%	£0	2.5% until 31/07/2026, then 1.5% until 31/07/2027	£10,000 to £1 million	8.2
2yr tracker rate	Until 31 July 2027	5.54% (variable) at 1.04% above the BoE base rate**	BVR, currently 8.84%	£0	No ERC	£10,000 to £1 million	8.3
5yr fixed rate	Fixed until 31 July 2030	4.49%	BVR, currently 8.84%	£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 £1 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 4.50%

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