

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 30 April 2026	5.95%	BVR, currently 9.09%	£0	1% until 30/04/2026	£0 to £7.5 million	9.1	53VS
2yr fixed rate	Fixed until 30 April 2027	4.64%	BVR, currently 9.09%	£995	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.5	53VT
2yr fixed rate	Fixed until 30 April 2027	5.04%	BVR, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.5	53VU
2yr tracker rate	Until 30 April 2027	5.24% (variable) at 0.49% above the BoE base rate**	BVR, currently 9.09%	£995	No ERC	£0 to £7.5 million	8.6	53WA
5yr fixed rate	Fixed until 30 April 2030	4.54%	BVR, currently 9.09%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.2	53WC
5yr fixed rate	Fixed until 30 April 2030	4.74%	BVR, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.2	53WD

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 30 April 2026	5.95%	BVR, currently 9.09%	£0	1% until 30/04/2026	£0 to £7.5 million	9.1	53VS
2yr fixed rate	Fixed until 30 April 2027	4.74%	BVR, currently 9.09%	£995	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.5	53VV
2yr fixed rate	Fixed until 30 April 2027	5.14%	BVR, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.5	53VW
2yr tracker rate	Until 30 April 2027	5.39% (variable) at 0.64% above the BoE base rate**	BVR, currently 9.09%	£995	No ERC	£0 to £7.5 million	8.7	53WB
5yr fixed rate	Fixed until 30 April 2030	4.64%	BVR, currently 9.09%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.3	53WE
5yr fixed rate	Fixed until 30 April 2030	4.84%	BVR, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.3	53WF

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 30 April 2027	5.74%	BVR, currently 9.09%	£995	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.8	53VX
2yr fixed rate	Fixed until 30 April 2027	6.14%	BVR, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.7	53VY
5yr fixed rate	Fixed until 30 April 2030	5.14%	BVR, currently 9.09%	£995	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.5	53WG
5yr fixed rate	Fixed until 30 April 2030	5.34%	BVR, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.5	53WH

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 30 April 2027	6.19%	BVR, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£0 to £7.5 million	8.8	53VZ
5yr fixed rate	Fixed until 30 April 2030	5.49%	BVR, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£0 to £7.5 million	7.6	53WI

*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 4.75%

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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 30 April 2027	5.04%	BVR, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £1 million	8.4
2yr tracker rate	Until 30 April 2027	5.64% (variable) at 0.89% above the BoE base rate**	BVR, currently 9.09%	£0	No ERC	£10,000 to £1 million	8.5
5yr fixed rate	Fixed until 30 April 2030	4.74%	BVR, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £1 million	7.0

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 30 April 2027	5.14%	BVR, currently 9.09%	£0	2% until 30/04/2026, then 1% until 30/04/2027	£10,000 to £1 million	8.4
2yr tracker rate	Until 30 April 2027	5.79% (variable) at 1.04% above the BoE base rate**	BVR, currently 9.09%	£0	No ERC	£10,000 to £1 million	8.6
5yr fixed rate	Fixed until 30 April 2030	4.84%	BVR, currently 9.09%	£0	5% until 30/04/2026, then 4% until 30/04/2027, then 3% until 30/04/2028, then 2% until 30/04/2029, then 1% until 30/04/2030	£10,000 to £1 million	7.1

*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 4.75%

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