

Rates effective from 16 December 2021

### Intermediary Mortgage Rates New Customer

Product	Mortgage Type	LTV	Rate	Product Fee	Repayment Type	Free Legal	Free Val	Cash Back	ERC Yes/No	SVR	Minimum Loan	Maximum Loan	Product Code
<b>Purchase</b>													
2 Yr Fixed	Purchase	60%	1.43%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28810
2 Yr Fixed	Purchase	60%	1.66%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28956
5 Yr Fixed	Purchase	60%	1.61%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28914
5 Yr Fixed	Purchase	60%	1.76%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28915
2 Yr Fixed	Purchase	70%	1.48%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29053
2 Yr Fixed	Purchase	70%	1.70%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO29054
5 Yr Fixed	Purchase	70%	1.65%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28898
5 Yr Fixed	Purchase	70%	1.83%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28919
2 Yr Fixed	Purchase	75%	1.48%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28811
2 Yr Fixed	Purchase	75%	1.70%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO29055
5 Yr Fixed	Purchase	75%	1.65%	£995	C&I / Int Only		Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO28920
5 Yr Fixed	Purchase	75%	1.83%	£0	C&I / Int Only		Yes	£150	Yes	3.59%	£25,000	£10,000,000	FO28922
2 Yr Fixed	Purchase	80%	1.49%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28912
2 Yr Fixed	Purchase	80%	1.83%	£0	C&I		Yes	£150	Yes	3.59%	£25,000	£1,000,000	FO28931
5 Yr Fixed	Purchase	80%	1.74%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28888
5 Yr Fixed	Purchase	80%	1.90%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28929
2 Yr Fixed	Purchase	85%	1.58%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28932
2 Yr Fixed	Purchase	85%	1.88%	£0	C&I		Yes	£150	Yes	3.59%	£25,000	£1,000,000	FO28913
5 Yr Fixed	Purchase	85%	1.99%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28889
5 Yr Fixed	Purchase	85%	2.17%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28930
2 Yr Fixed	Purchase	90%	1.78%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£550,000	FO28921
2 Yr Fixed	Purchase	90%	2.08%	£0	C&I		Yes	£250	Yes	3.59%	£25,000	£550,000	FO28973
5 Yr Fixed	Purchase	90%	2.46%	£995	C&I		Yes	£0	Yes	3.59%	£25,000	£550,000	FO28975
5 Yr Fixed	Purchase	90%	2.68%	£0	C&I		Yes	£150	Yes	3.59%	£25,000	£550,000	FO28976
<b>Remortgage</b>													
2 Yr Fixed	Remortgage	60%	1.38%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28952
2 Yr Fixed	Remortgage	60%	1.66%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28944
5 Yr Fixed	Remortgage	60%	1.61%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28893
5 Yr Fixed	Remortgage	60%	1.76%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28896
2 Yr Fixed	Remortgage	70%	1.47%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29056
2 Yr Fixed	Remortgage	70%	1.70%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO29057
5 Yr Fixed	Remortgage	70%	1.65%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28894
5 Yr Fixed	Remortgage	70%	1.83%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28897
2 Yr Fixed	Remortgage	75%	1.47%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29058
2 Yr Fixed	Remortgage	75%	1.70%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO29059
2 Yr Tracker	Remortgage	75%	0.89% (0.79% above NW base rate)	£1495	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	TO5511
5 Yr Fixed	Remortgage	75%	1.65%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28895
5 Yr Fixed	Remortgage	75%	1.83%	£0	C&I / Int Only	Yes	Yes	£150	Yes	3.59%	£25,000	£2,000,000	FO28965
2 Yr Fixed	Remortgage	80%	1.53%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29060
2 Yr Fixed	Remortgage	80%	1.99%	£0	C&I	Yes	Yes	£200	Yes	3.59%	£25,000	£1,000,000	FO28958
5 Yr Fixed	Remortgage	80%	1.78%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO28950
5 Yr Fixed	Remortgage	80%	2.04%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29062
2 Yr Fixed	Remortgage	85%	1.58%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO28968
2 Yr Fixed	Remortgage	85%	2.13%	£0	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO28969
5 Yr Fixed	Remortgage	85%	2.18%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29063
5 Yr Fixed	Remortgage	85%	2.39%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,000,000	FO29064
2 Yr Fixed	Remortgage	90%	2.08%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£550,000	FO28858
2 Yr Fixed	Remortgage	90%	2.38%	£0	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£550,000	FO29061
5 Yr Fixed	Remortgage	90%	2.89%	£995	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£550,000	FO29065
5 Yr Fixed	Remortgage	90%	3.12%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£550,000	FO29066
<b>First Time Buyer</b>													
5 Yr Fixed	Purchase	80%	1.73%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28874
2 Yr Fixed	Purchase	85%	1.57%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28872
5 Yr Fixed	Purchase	85%	1.98%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28875
2 Yr Fixed	Purchase	90%	1.77%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£550,000	FO28873
5 Yr Fixed	Purchase	90%	2.45%	£995	C&I		Yes	£350	Yes	3.59%	£25,000	£550,000	FO28878
<b>Shared Equity</b>													
2 Yr Fixed	Purchase	60%	1.50%	£995	C&I		Yes	£400	Yes	3.59%	£25,000	£1,500,000	FO28812
2 Yr Fixed	Purchase	60%	1.78%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28813
5 Yr Fixed	Purchase	60%	1.71%	£995	C&I		Yes	£250	Yes	3.59%	£25,000	£1,500,000	FO28818
5 Yr Fixed	Purchase	60%	2.19%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28866
2 Yr Fixed	Purchase	70%	1.63%	£995	C&I		Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28814
2 Yr Fixed	Purchase	70%	1.88%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28815
5 Yr Fixed	Purchase	70%	1.88%	£995	C&I		Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28867
5 Yr Fixed	Purchase	70%	2.38%	£0	C&I		Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28868

2 Yr Fixed	Purchase	75%	1.63%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28816
2 Yr Fixed	Purchase	75%	1.88%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28817
5 Yr Fixed	Purchase	75%	1.88%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£1,500,000	FO28869
5 Yr Fixed	Purchase	75%	2.38%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£1,500,000	FO28870

**Help to Buy: shared equity**

2 Yr Fixed	Purchase	60%	1.50%	£995	C&I	Yes	Yes	£400	Yes	3.59%	£25,000	£360,000	FO28819
2 Yr Fixed	Purchase	60%	1.78%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£360,000	FO28820
5 Yr Fixed	Purchase	60%	1.71%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£360,000	FO28825
5 Yr Fixed	Purchase	60%	2.19%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£360,000	FO28900

2 Yr Fixed	Purchase	70%	1.63%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28821
2 Yr Fixed	Purchase	70%	1.88%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£420,000	FO28822
5 Yr Fixed	Purchase	70%	1.88%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28901
5 Yr Fixed	Purchase	70%	2.38%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£420,000	FO28902

2 Yr Fixed	Purchase	75%	1.63%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28823
2 Yr Fixed	Purchase	75%	1.88%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£450,000	FO28824
5 Yr Fixed	Purchase	75%	1.88%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28903
5 Yr Fixed	Purchase	75%	2.38%	£0	C&I	Yes	Yes	£0	Yes	3.59%	£25,000	£450,000	FO28905

**Help to Buy Shared Equity - Remo**

2 Yr Fixed	Remortgage	60%	1.60%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28826
2 Yr Fixed	Remortgage	60%	2.05%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28827
5 Yr Fixed	Remortgage	60%	1.78%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28828
5 Yr Fixed	Remortgage	60%	2.13%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£360,000	FO28829

2 Yr Fixed	Remortgage	70%	1.80%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28945
2 Yr Fixed	Remortgage	70%	2.28%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28953
5 Yr Fixed	Remortgage	70%	1.90%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28955
5 Yr Fixed	Remortgage	70%	2.33%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£420,000	FO28924

2 Yr Fixed	Remortgage	75%	1.80%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28954
2 Yr Fixed	Remortgage	75%	2.28%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28927
5 Yr Fixed	Remortgage	75%	1.90%	£995	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28925
5 Yr Fixed	Remortgage	75%	2.33%	£0	C&I	Yes	Yes	£500	Yes	3.59%	£25,000	£450,000	FO28926

**B2L Pur**

2 Yr Fixed	BTL Purchase	60%	1.44%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29067
2 Yr Fixed	BTL Purchase	60%	1.79%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28871
5 Yr Fixed	BTL Purchase	60%	1.69%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29070
5 Yr Fixed	BTL Purchase	60%	1.90%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28970

2 Yr Fixed	BTL Purchase	70%	1.58%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29068
2 Yr Fixed	BTL Purchase	70%	1.83%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28923
5 Yr Fixed	BTL Purchase	70%	1.79%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29071
5 Yr Fixed	BTL Purchase	70%	2.13%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28863

2 Yr Fixed	BTL Purchase	75%	1.58%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29069
2 Yr Fixed	BTL Purchase	75%	1.83%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28974
5 Yr Fixed	BTL Purchase	75%	1.74%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29082
5 Yr Fixed	BTL Purchase	75%	1.79%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29072
5 Yr Fixed	BTL Purchase	75%	2.13%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28876

**B2L Remo**

2 Yr Fixed	BTL Remortgage	60%	1.43%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28833
2 Yr Fixed	BTL Remortgage	60%	1.71%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28834
5 Yr Fixed	BTL Remortgage	60%	1.58%	£1495	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29083
5 Yr Fixed	BTL Remortgage	60%	1.64%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28960
5 Yr Fixed	BTL Remortgage	60%	1.90%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28961

2 Yr Fixed	BTL Remortgage	70%	1.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28959
2 Yr Fixed	BTL Remortgage	70%	1.78%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28835
5 Yr Fixed	BTL Remortgage	70%	1.83%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28967
5 Yr Fixed	BTL Remortgage	70%	2.01%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28962

2 Yr Fixed	BTL Remortgage	75%	1.54%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28957
2 Yr Fixed	BTL Remortgage	75%	1.78%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28836
5 Yr Fixed	BTL Remortgage	75%	1.83%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28963
5 Yr Fixed	BTL Remortgage	75%	2.01%	£0	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28964

**Green Pur**

2 Yr Fixed	Purchase	60%	1.42%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29073
5 Yr Fixed	Purchase	60%	1.60%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO28838

2 Yr Fixed	Purchase	75%	1.47%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£10,000,000	FO29074
5 Yr Fixed	Purchase	75%	1.64%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£10,000,000	FO28839

2 Yr Fixed	Purchase	85%	1.56%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO28879
5 Yr Fixed	Purchase	85%	1.97%	£995	C&I	Yes	Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO28859

**Mortgage Guarantee Scheme**

2 Yr Fixed	Purchase	95%	2.84%	£0	C&I	Yes	Yes	£750	Yes	3.59%	£25,000	£570,000	FO28909
5 Yr Fixed	Purchase	95%	3.08%	£0	C&I	Yes	Yes	£750	Yes	3.59%	£25,000	£570,000	FO28910

**Green Remo**

2 Yr Fixed	Remortgage	60%	1.37%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO28840
5 Yr Fixed	Remortgage	60%	1.60%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO28842

2 Yr Fixed	Remortgage	75%	1.46%	£995	C&I / Int Only	Yes	Yes	£250	Yes	3.59%	£25,000	£2,000,000	FO29075
5 Yr Fixed	Remortgage	75%	1.64%	£995	C&I / Int Only	Yes	Yes	£350	Yes	3.59%	£25,000	£2,000,000	FO28843
2 Yr Fixed	Remortgage	85%	1.56%	£995	C&I	Yes	Yes	£250	Yes	3.59%	£25,000	£1,000,000	FO29076
5 Yr Fixed	Remortgage	85%	2.10%	£995	C&I	Yes	Yes	£350	Yes	3.59%	£25,000	£1,000,000	FO29102
<b>B2L Green Pur</b>													
2 Yr Fixed	BTL Purchase	65%	1.43%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29077
5 Yr Fixed	BTL Purchase	65%	1.68%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29079
2 Yr Fixed	BTL Purchase	75%	1.57%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29078
5 Yr Fixed	BTL Purchase	75%	1.78%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29080
<b>B2L Green Remo</b>													
2 Yr Fixed	BTL Remortgage	65%	1.42%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28846
5 Yr Fixed	BTL Remortgage	65%	1.63%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO29081
2 Yr Fixed	BTL Remortgage	75%	1.53%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28979
5 Yr Fixed	BTL Remortgage	75%	1.82%	£995	C&I / Int Only	Yes	Yes	£0	Yes	4.09%	£25,000	£2,000,000	FO28980