

Product switch rate card.

Available for borrowers currently on SVR or with an existing deal expiring in the next three months.

Borrowers on an existing product may be offered different follow-on deals to those listed, depending on when their deal expires, and we may withdraw products at any time.

FOR INTERMEDIARY USE ONLY.

SVR currently 8.69%. Rates effective 11 April 2024.



Standard residential capital & interest.

| Term | Rate type | Current rate | End date | Fee | ERC | Product code |
|------|--------------------------------|-----------------|-------------------------|------|----------------------------|-----------------|
| 2yr | Fixed | 4.99% | 24 months from start | £199 | 3% (within prod period) | 22476 |
| Зуг | Fixed | 4.99% | 36 months from start | £199 | 3% (within prod period) | 22477 |
| 2yr | Discount (3.34% off SVR) | 5.35% | 24 months from start | £199 | 1% (within prod period) | 21266 |

Standard residential interest only or part & part.

| Term | Rate type | Current rate | End date | Fee | ERC | Product code |
|------|--------------------------------|-----------------|-------------------------|------|----------------------------|-----------------|
| 2yr | Fixed | 5.34% | 24 months from start | £199 | 3% (within prod period) | 22487 |
| 3yr | Fixed | 5.34% | 36 months from start | £199 | 3% (within prod period) | 22488 |
| 2yr | Discount (2.99% off SVR) | 5.70% | 24 months from start | £199 | 1% (within prod period) | 21272 |

Shared ownership.

| Term | Rate type | Current rate | End date | Fee | ERC | Product code |
|------|--------------------------------|-----------------|-------------------------|------|----------------------------|-----------------|
| 2yr | Fixed | 5.60% | 24 months from start | £199 | 3% (within prod period) | 22485 |
| 2yr | Discount (2.84% off SVR) | 5.85% | 24 months from start | £199 | 1% (within prod period) | 21265 |

| Term | Rate type | Current rate | End date | Fee | ERC | Product code |
|------|--------------------------------|-----------------|-------------------------|------|----------------------------|-----------------|
| 2yr | Fixed | 5.69% | 24 months from start | £199 | 3% (within prod period) | 22491 |
| 2yr | Discount (3.04% off SVR) | 5.65% | 24 months from start | £199 | 1% (within prod period) | 21276 |

Holiday let.

| Term | Rate type | Current rate | End date | Fee | ERC | Product code |
|------|--------------------------------|-----------------|-------------------------|------|----------------------------|-----------------|
| 2yr | Fixed | 5.80% | 24 months from start | £199 | 3% (within prod period) | 22489 |
| 2yr | Discount (2.90% off SVR) | 5.79% | 24 months from start | £199 | 1% (within prod period) | 21274 |

Expat buy to let.

| Term | Rate type | Current rate | End date | Fee | ERC | Product code |
|------|--------------------------------|-----------------|-------------------------|------|-------------------------|-----------------|
| 2yr | Fixed | 5.99% | 24 months from start | £199 | 3% (within prod period) | 22490 |
| 2yr | Discount (2.80% off SVR) | 5.89% | 24 months from start | £199 | 1% (within prod period) | 21275 |

Expat residential.

| Term | Rate type | Current rate | End date | Fee | ERC | Product code |
|------|--------------------------------|-----------------|-------------------------|------|----------------------------|-----------------|
| 2yr | Fixed | 5.59% | 24 months from start | £199 | 3% (within prod period) | 22483 |
| 2yr | Discount (2.94% off SVR) | 5.75% | 24 months from start | £199 | 1% (within prod period) | 21262 |