

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 7.74%. Rates effective 1 November



Standard residential capital & interest.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	4.85%	24 months from start	£199	3% (within prod period)	22572
3yr	Fixed	4.89%	36 months from start	£199	3% (within prod period)	22540
5yr	Fixed	4.89%	60 months from start	£199	5% (within prod period)	22541
2yr	Discount (2.99% off SVR)	4.75%	24 months from start	£199	1% (within prod period)	21322

Standard residential interest only or part & part.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	4.95%	24 months from start	£199	3% (within prod period)	22579
3yr	Fixed	4.95%	36 months from start	£199	3% (within prod period)	22580
5yr	Fixed	4.99%	60 months from start	£199	5% (within prod period)	22581
2yr	Discount (2.89% off SVR)	4.85%	24 months from start	£199	1% (within prod period)	21323

Shared ownership.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.45%	24 months from start	£199	3% (within prod period)	22550
5yr	Fixed	5.35%	60 months from start	£199	5% (within prod period)	22551
2yr	Discount (2.54% off SVR)	5.20%	24 months from start	£199	1% (within prod period)	21325

Buy to let.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.30%	24 months from start	£199	3% (within prod period)	22589
5yr	Fixed	5.25%	60 months from start	£199	5% (within prod period)	22590
2yr	Discount (2.75% off SVR)	4.99%	24 months from start	£199	1% (within prod period)	21327

Holiday let.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.45%	24 months from start	£199	3% (within prod period)	22570
5yr	Fixed	5.35%	60 months from start	£199	5% (within prod period)	22562
2yr	Discount (2.69% off SVR)	5.05%	24 months from start	£199	1% (within prod period)	21328

Expat buy to let.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.44%	24 months from start	£199	3% (within prod period)	22593
5yr	Fixed	5.49%	60 months from start	£199	5% (within prod period)	22555
2yr	Discount (2.49% off SVR)	5.25%	24 months from start	£199	1% (within prod period)	21329

Expat residential.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.29%	24 months from start	£199	3% (within prod period)	22591
5yr	Fixed	5.25%	60 months from start	£199	5% (within prod period)	22592
2yr	Discount (2.44% off SVR)	5.30%	24 months from start	£199	1% (within prod period)	21324

Expat holiday let.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.89%	24 months from start	£199	3% (within prod period)	22558
5yr	Fixed	5.64%	60 months from start	£199	5% (within prod period)	22563
2yr	Discount (2.39% off SVR)	5.35%	24 months from start	£199	1% (within prod period)	21330

Self Build Retention Range

Avaliable for self build borrowers who have completed their build, obtaining an EPC rating of A or B.

Residential Captial & Interest Repayment.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	4.60%	24 months from start	£199	3% (within prod period)	22574
2yr	Discount (3.24% off SVR)	4.50%	24 months from start	£199	1% (within prod period)	21331

Residential Interest Only or Part & Part.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	4.70%	24 months from start	£199	3% (within prod period)	22582
2yr	Discount (3.14% off SVR)	4.60%	24 months from start	£199	1% (within prod period)	21332