



# 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%. SVR will be reducing to 7.49% from 1 February 2026.  
Rates effective 6 January 2026.

**Suffolk**

Building | Society | **Intermediaries**

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## Standard residential capital & interest.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	4.75%	4.75%	24 months from start	£199	3% (within prod period)	22609
3yr	Fixed	4.75%	4.75%	36 months from start	£199	3% (within prod period)	22610
5yr	Fixed	4.89%	4.89%	60 months from start	£199	5% (within prod period)	22541
2yr	Discount (2.99% off SVR)	4.75%	4.50%	24 months from start	£199	1% (within prod period)	21322

## Standard residential interest only or part & part.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	4.85%	4.85%	24 months from start	£199	3% (within prod period)	22611
3yr	Fixed	4.85%	4.85%	36 months from start	£199	3% (within prod period)	22612
5yr	Fixed	4.99%	4.99%	60 months from start	£199	5% (within prod period)	22581
2yr	Discount (2.89% off SVR)	4.85%	4.60%	24 months from start	£199	1% (within prod period)	21323

## Shared ownership.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	5.45%	5.45%	24 months from start	£199	3% (within prod period)	22550
5yr	Fixed	5.35%	5.35%	60 months from start	£199	5% (within prod period)	22551
2yr	Discount (2.54% off SVR)	5.20%	4.95%	24 months from start	£199	1% (within prod period)	21325

## Buy to let.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	5.19%	5.19%	24 months from start	£199	3% (within prod period)	22600
5yr	Fixed	5.25%	5.25%	60 months from start	£199	5% (within prod period)	22590
2yr	Discount (2.75% off SVR)	4.99%	4.74%	24 months from start	£199	1% (within prod period)	21327

## Holiday let.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	5.45%	5.45%	24 months from start	£199	3% (within prod period)	22570
5yr	Fixed	5.25%	5.25%	60 months from start	£199	5% (within prod period)	22601
2yr	Discount (2.69% off SVR)	5.05%	4.80%	24 months from start	£199	1% (within prod period)	21328

## Expat buy to let.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	5.29%	5.29%	24 months from start	£199	3% (within prod period)	22607
5yr	Fixed	5.35%	5.35%	60 months from start	£199	5% (within prod period)	22608
2yr	Discount (2.49% off SVR)	5.25%	5.00%	24 months from start	£199	1% (within prod period)	21329

## Expat residential.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	5.19%	5.19%	24 months from start	£199	3% (within prod period)	22602
5yr	Fixed	5.25%	5.25%	60 months from start	£199	5% (within prod period)	22592
2yr	Discount (2.44% off SVR)	5.30%	5.05%	24 months from start	£199	1% (within prod period)	21324

## Expat holiday let.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	5.89%	5.89%	24 months from start	£199	3% (within prod period)	22558
5yr	Fixed	5.64%	5.64%	60 months from start	£199	5% (within prod period)	22563
2yr	Discount (2.39% off SVR)	5.35%	5.10%	24 months from start	£199	1% (within prod period)	21330

## Self Build Retention Range

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

### Residential Capital & Interest Repayment.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	4.50%	4.50%	24 months from start	£199	3% (within prod period)	22613
2yr	Discount (3.24% off SVR)	4.50%	4.25%	24 months from start	£199	1% (within prod period)	21331

## Residential Interest Only or Part & Part.

Term	Rate type	Current rate	Initial Rate Effective From 1 February	End date	Fee	ERC	Product code
2yr	Fixed	4.60%	4.60%	24 months from start	£199	3% (within prod period)	22614
2yr	Discount (3.14% off SVR)	4.60%	4.35%	24 months from start	£199	1% (within prod period)	21332