

Rate change Overview



What existing products are we withdrawing?

Reward range

- 1.75% 2 Year Fixed, £299 product fee, 75% LTV, Min loan £5k, Max loan £2m
- 1.78% 2 Year Fixed, £299 product fee, 85% LTV, Min loan £5k, Max loan £2m
- 1.79% 2 Year Fixed, £299 product fee, >85% LTV, Min loan £5k, Max loan £2m
- 1.69% 3 Year Fixed, £299 product fee, 60% LTV, Min loan £5k, Max loan £2m
- 1.75% 5 Year Fixed, £499 product fee, 75% LTV, Min loan £5k, Max loan £2m
- 1.85% 5 Year Fixed, £499 product fee, 85% LTV, Min loan £5k, Max loan £2m
- 2.28% 5 Year Fixed, £499 product fee, >85% LTV, Min loan £5k, Max loan £2m

What products are we introducing?

Residential

Purchase

Scotland Help to Buy

- 2.29% 2 Year Fixed, £0 product fee, 80% LTV, Min loan £25k, Max loan £160k
- 2.39% 5 Year Fixed, £0 product fee, 80% LTV, Min loan £25k, Max loan £160k

Help to Buy

- 1.74% 2 Year Fixed, £749 product fee, 75% LTV, Min loan £25k, Max loan £450k
- 1.89% 5 Year Fixed, £749 product fee, 75% LTV, Min loan £25k, Max loan £450k

London Help to Buy

- 1.36% 2 Year Fixed, £749 product fee, 55% LTV, Min loan £25k, Max loan £330k
- 1.63% 5 Year Fixed, £749 product fee, 55% LTV, Min loan £25k, Max loan £330k

Buy to Let

Remortgage Only

Buy to Let

- 1.86% 2 Year Fixed, £1,795 product fee, 75% LTV, Min loan £35k, Max loan £500k
- 2.19% 5 Year Fixed, £1,795 product fee, 75% LTV, Min loan £35k, Max loan £500k
- 2.55% 2 Year Fixed, £0 product fee, 75% LTV, Min loan £35k, Max loan £500k

Reward range

- 1.52% 2 Year Fixed, £999 product fee, 80% LTV, Min loan £5k, Max loan £2m
- 2.01% 2 Year Fixed, £0 product fee, 80% LTV, Min loan £5k, Max loan £2m
- 1.61% 3 Year Fixed, £999 product fee, 80% LTV, Min loan £5k, Max loan £2m
- 2.04% 3 Year Fixed, £0 product fee, 80% LTV, Min loan £5k, Max loan £2m
- 1.80% 5 Year Fixed, £999 product fee, 80% LTV, Min loan £5k, Max loan £2m
- 2.10% 5 Year Fixed, £0 product fee, 80% LTV, Min loan £5k, Max loan £2m
- 1.42% 2 Year Tracker, £999 product fee, 80% LTV, Min loan £5k, Max loan £2m
- 1.91% 2 Year Tracker, £0 product fee, 80% LTV, Min loan £5k, Max loan £2m

What existing products are we increasing?

Reward range

- 1.52% 2 Year Fixed, £999 product fee, 85% LTV, will increase to 1.62%
- 1.58% 3 Year Fixed, £999 product fee, 85% LTV, will increase to 1.68%
- 1.95% 3 Year Fixed, £0 product fee, 85% LTV, will increase to 2.05%
- 1.80% 5 Year Fixed, £999 product fee, 85% LTV, will increase to 1.90%
- 1.49% 2 Year Tracker, £999 product fee, 85% LTV, will increase to 1.52%
- 2.04% 2 Year Tracker, £0 product fee, 85% LTV, will increase to 2.06%

Buy to Let

- 1.75% 2 Year Fixed, £1795 product fee, 75% LTV, will increase to 1.86%
- 2.02% 2 Year Fixed, £500 product fee, 75% LTV, will increase to 2.10%
- 2.46% 2 Year Fixed, £0 product fee, 75% LTV, will increase to 2.55%

What existing products are we decreasing?

Reward range

Buy to Let

- 2.22% 5 Year Fixed, £1795 product fee, 75% LTV, will decrease to 2.19%