

# Mortgage Pricing Changes

## Refreshed Mortgage Pricing 15/12/2021

### Residential mortgage rates:

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee	APRC
2 year Fixed	≤ 60%	1.94%	3.1%	0.5% (£1k min, no max)	3.0%
	≤ 75%	2.14%	3.1%	0.5% (£1k min, no max)	3.0%
	≤ 85%	2.74%	3.1%	0.5% (£1k min, no max)	3.1%
	≤ 90%	3.34%	3.1%	0.5% (£1k min, no max)	3.1%
5 year Fixed	≤ 60%	1.99%	3.1%	0.5% (£1k min, no max)	2.9%
	≤ 75%	2.19%	3.1%	0.5% (£1k min, no max)	2.9%
	≤ 85%	2.79%	3.1%	0.5% (£1k min, no max)	3.1%
	≤ 90%	3.39%	3.1%	0.5% (£1k min, no max)	3.3%
10 year Fixed	≤ 60%	2.34%	3.1%	0.5% (£1k min, no max)	2.8%
	≤ 75%	2.54%	3.1%	0.5% (£1k min, no max)	2.9%
	≤ 85%	3.14%	3.1%	0.5% (£1k min, no max)	3.2%
	≤ 90%	3.74%	3.1%	0.5% (£1k min, no max)	3.5%
2 year Tracker	≤ 60%	1.39% + Base (1.49%)	3.1%	0.5% (£1k min, no max)	3.0%
	≤ 75%	1.59% + Base (1.69%)	3.1%	0.5% (£1k min, no max)	3.0%
	≤ 85%	2.19% + Base (2.29%)	3.1%	0.5% (£1k min, no max)	3.1%
	≤ 90%	2.79% + Base (2.89%)	3.1%	0.5% (£1k min, no max)	3.1%
5 year Tracker	≤ 60%	1.54% + Base (1.64%)	3.1%	0.5% (£1k min, no max)	2.8%
	≤ 75%	1.74% + Base (1.84%)	3.1%	0.5% (£1k min, no max)	2.8%
	≤ 85%	2.34% + Base (2.44%)	3.1%	0.5% (£1k min, no max)	3.0%
	≤ 90%	2.94% + Base (3.04%)	3.1%	0.5% (£1k min, no max)	3.2%
Offset 2 Year Tracker	≤ 60%	3.04% + Base (3.14%)	3.6%	0.5% (£1k min, no max)	3.6%
	≤ 75%	3.24% + Base (3.34%)	3.6%	0.5% (£1k min, no max)	3.7%
	≤ 85%	3.84% + Base (3.94%)	3.6%	0.5% (£1k min, no max)	3.7%
	≤ 90%	4.44% + Base (4.54%)	3.6%	0.5% (£1k min, no max)	3.8%
Mortgage Reserve Account	≤ 75%	3.1% (Variable)	N/A	0.5% (£1k min, no max) +£250 p.a	3.2%

### Buy-to-Let mortgage rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee	APRC
2 year fixed	≤ 60%	2.34%	4.35%	1% (£1k min, no max)	4.2%
	≤ 75%	2.54%	4.35%	1% (£1k min, no max)	4.2%
5 year Fixed	≤ 60%	2.39%	4.35%	1% (£1k min, no max)	3.9%

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	≤ 75%	2.59%	4.35%	1% (£1k min, no max)	3.9%
10 year Fixed	≤ 60%	2.74%	4.35%	1% (£1k min, no max)	3.6%
	≤ 75%	2.94%	4.35%	1% (£1k min, no max)	3.7%
2 year Tracker	≤ 60%	1.79% + Base (1.89%)	4.35%	1% (£1k min, no max)	4.1%
	≤ 75%	1.99% + Base (2.09%)	4.35%	1% (£1k min, no max)	4.2%
5 year Tracker	≤ 60%	1.94% + Base (2.04%)	4.35%	1% (£1k min, no max)	3.8%
	≤ 75%	2.14% + Base (2.24%)	4.35%	1% (£1k min, no max)	3.9%
Offset 2 Year BRT	≤ 60%	3.24% + Base (3.34%)	5.1%	1% (£1k min, no max)	5.0%
	≤ 75%	3.44% + Base (3.54%)	5.1%	1% (£1k min, no max)	5.0%