

Rate bulletin - Effective from 16 April 2026

All our Mortgages revert to our Standard Variable rate - Currently 6.94% for the remainder of the mortgage term

Standard Mortgage Product Range

60% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	4.78% fixed	30/06/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,500,000	AMPL
2 Year	4.83% fixed	30/06/2028	£995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,500,000	AMPN
2 Year	5.16% fixed	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,500,000	AMLE
3 Year	4.84% fixed	30/06/2029	£995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2028 then 2% until 30/06/2029		£25,001	£1,500,000	AMNL
3 Year	5.01% fixed	30/06/2029	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 30/06/2028 then 2% until 30/06/2029		£25,001	£1,500,000	AMNN
5 Year	4.83% fixed	30/06/2031	£995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£1,500,000	AMNP
5 Year	4.94% fixed	30/06/2031	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£1,500,000	AMNQ

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	4.84% fixed	30/06/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,000,000	AMPP
2 Year	5.01% fixed	30/06/2028	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,000,000	AMLG
2 Year	5.25% fixed	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,000,000	AMLH
3 Year	4.87% fixed	30/06/2029	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2028 then 2% until 30/06/2029		£25,001	£1,000,000	AMNR
3 Year	5.09% fixed	30/06/2029	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2028 then 2% until 30/06/2029		£25,001	£1,000,000	AMNS
5 Year	4.87% fixed	30/06/2031	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£1,000,000	AMNT
5 Year	5.01% fixed	30/06/2031	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£1,000,000	AMNU

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Standard Mortgage Product Range

80% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	4.90% fixed	30/06/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,000,000	AMPQ
2 Year	5.17% fixed	30/06/2028	£495	£300	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£1,000,000	AMLJ
2 Year	5.30% fixed	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£1,000,000	AMLK
5 Year	4.88% fixed	30/06/2031	£1,495	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£1,000,000	AMNV
5 Year	5.10% fixed	30/06/2031	£495	£0	Yes	Remortgage Only	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£1,000,000	AMLL
5 Year	5.19% fixed	30/06/2031	£0	£0	Yes	Remortgage Only	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£1,000,000	AMLN

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	4.95% fixed	30/06/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	AMPR
2 Year	5.14% fixed	30/06/2028	£995	£300	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	AMPLP
2 Year	5.35% fixed	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	AMLQ
3 Year	4.99% fixed	30/06/2029	£995	£300	Yes	No	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029		£50,000	£750,000	AMNW
3 Year	4.99% fixed	30/06/2029	£995	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029		£25,001	£750,000	AMNX
3 Year	5.17% fixed	30/06/2029	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029		£25,001	£750,000	AMNY
5 Year	5.09% fixed	30/06/2031	£1,495	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	AMLR
5 Year	5.19% fixed	30/06/2031	£495	£0	Yes	Remortgage Only	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	AMLS

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Standard Mortgage Product Range

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	5.34% fixed	30/06/2028	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£500,000	AMLT
2 Year	5.44% fixed	30/06/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£500,000	AMLU
2 Year	5.54% fixed	30/06/2028	£0	£500	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£500,000	AMLV
3 Year	5.20% fixed	30/06/2029	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029		£25,001	£500,000	AMNZ
3 Year	5.35% fixed	30/06/2029	£0	£500	Yes	No	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029		£50,000	£500,000	AMPA
5 Year	5.20% fixed	30/06/2031	£0	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£500,000	AMLW
5 Year	5.29% fixed	30/06/2031	£0	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£500,000	AMLX

95% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge	Notes	Min Loan	Max Loan	Product Code
2 Year	5.73% fixed	30/06/2028	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	Purchase Only	£25,001	£500,000 including fees	AMLY
2 Year	5.93% fixed	30/06/2028	£0	£500	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028	Purchase Only	£50,000	£500,000 including fees	AMLZ
3 Year	5.55% fixed	30/06/2029	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	Purchase Only	£25,001	£500,000 including fees	AMPB
3 Year	5.65% fixed	30/06/2029	£0	£500	Yes	No	• Capital Repayment	3% until 30/06/2028 then 2% until 30/06/2029	Purchase Only	£50,000	£500,000 including fees	AMPC
5 Year	5.54% fixed	30/06/2031	£0	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	Purchase Only	£25,001	£500,000 including fees	AMMA
5 Year	5.65% fixed	30/06/2031	£0	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031	Purchase Only	£50,000	£500,000 including fees	AMMB

85% LTV Variable Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	6.94% Variable	Term	£0	£0	No	No	• Capital Repayment	None		£25,001	£750,000	MTX

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Buy to Let Mortgage Product Range - ICR (Interest Cover Ratio)

Affordability assessed on Rental Income only (Interest Cover Ratio)

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	4.90% fixed	30/06/2028	£995	£250	Yes	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	AMMC
2 Year	5.15% fixed	30/06/2028	£0	£0	Yes	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	AMER
5 Year	5.00% fixed	30/06/2031	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	AMES
5 Year	5.14% fixed	30/06/2031	£0	£0	Yes	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	AMET

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Buy to Let Mortgage Product Range - Top Slicing

Affordability assessed using applicant's personal income to cover shortfall in rental calculation

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	4.94% fixed	30/06/2028	£995	£250	Yes	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	AMEU
2 Year	5.08% fixed	30/06/2028	£495	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	AMEV
5 Year	5.04% fixed	30/06/2031	£1,495	£250	Yes	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	AMEW
5 Year	5.07% fixed	30/06/2031	£995	£250	Yes	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part • Interest Only 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	AMEX

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Bespoke Standard Mortgage Product Range

60% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	4.84% fixed	30/06/2028	£2,495	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMPD
2 Year	5.02% fixed	30/06/2028	£1,995	£0	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMJZ
2 Year	5.12% fixed	30/06/2028	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMKA
2 Year	5.12% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMKB
5 Year	4.87% fixed	30/06/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£2,500,000	AMPE
5 Year	5.02% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part Interest Only 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£2,500,000	AMKC

70% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.12% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,000,000	AMKD
5 Year	5.05% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£2,000,000	AMKE

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.05% fixed	30/06/2028	£1,995	£0	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMKG
2 Year	5.15% fixed	30/06/2028	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMKH
5 Year	4.91% fixed	30/06/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£1,000,000	AMPG
5 Year	5.10% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> Capital Repayment Part & Part* Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£1,000,000	AMKJ

80% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.21% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMKK
5 Year	5.11% fixed	30/06/2031	£1,995	£0	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£1,000,000	AMKL

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.06% fixed	30/06/2028	£2,995	£0	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMKN
2 Year	5.26% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMKP
5 Year	5.21% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£750,000	AMKQ

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Bespoke Standard Mortgage Product Range

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.19% fixed	30/06/2028	£2,995	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£200,000	£750,000	AMKR
2 Year	5.27% fixed	30/06/2028	£1,995	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£200,000	£750,000	AMKS
2 Year	5.50% fixed	30/06/2028	£0	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMKT
5 Year	5.15% fixed	30/06/2031	£1,995	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£200,000	£750,000	AMPJ
5 Year	5.34% fixed	30/06/2031	£995	£500	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£200,000	£750,000	AMKU
5 Year	5.38% fixed	30/06/2031	£0	£0	Yes	No	• Capital Repayment	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£750,000	AMKV

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Bespoke Large Loan Mortgage Product Range

75% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.20% fixed	30/06/2028	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£2,500,000	AMKW
5 Year	5.13% fixed	30/06/2031	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£2,500,000	AMKX

85% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.26% fixed	30/06/2028	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£2,000,000	AMKY
5 Year	5.22% fixed	30/06/2031	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£2,000,000	AMKZ

90% LTV Fixed Rate Mortgages

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.27% fixed	30/06/2028	£3,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMLA
2 Year	5.41% fixed	30/06/2028	£1,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMLB
2 Year	5.54% fixed	30/06/2028	£0	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	3% until 30/06/2027 then 2% until 30/06/2028		£750,000	£1,250,000	AMLC
5 Year	5.23% fixed	30/06/2031	£3,995	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£1,250,000	AMPK
5 Year	5.43% fixed	30/06/2031	£0	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£750,000	£1,250,000	AMLD

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Bespoke Standard Variable Rates

75% Loan to Value Variable Rate

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	6.94% Variable	Term	£0	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	None		£150,000	£2,500,000	PQQ

80% Loan to Value Variable Rate

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	6.94% Variable	Term	£0	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	None		£150,000	£2,500,000	PQR

85% Loan to Value Variable Rate

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	6.94% Variable	Term	£0	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	None		£150,000	£2,000,000	ZZV

90% Loan to Value Variable Rate

Term	Initial Rate	End Date	Product Fee	Cashback	Free Standard Valuation	Free Standard Legal	Repayment basis	Early Repayment Charge Term	Notes	Min Loan	Max Loan	Product Code
Term	6.94% Variable	Term	£0	£0	No	No	<ul style="list-style-type: none"> • Capital Repayment 	None		£150,000	£1,250,000	ZZW

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