

Rate bulletin - Effective from11 August 2026

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

Standard Mortgage Product Range

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	31/10/2028	£995	£300	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£50,000	£750,000	ANYE
5 Year	4.99% fixed	31/10/2031	£995	£0	Yes	Remortgage Only	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£25,001	£750,000	ANYH

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
3 Year	5.15% fixed	31/10/2029	£0	£0	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029		£25,001	£500,000	ANYL

Joint Borrower Sole Proprietor Mortgage Product Range

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	4.80% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	Purchase Only	£50,000	£750,000	ANYW
5 Year	4.85% fixed	31/10/2031	£995	£300	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	Purchase Only	£50,000	£750,000	ANYY

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	5.14% fixed	31/10/2028	£0	£0	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	Purchase Only	£25,001	£500,000	ANZA
5 Year	5.02% fixed	31/10/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	Purchase Only	£25,001	£500,000	ANZC