

Rate bulletin - Effective from 11 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

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
3 Year	4.79% fixed	31/10/2029	£995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029		£25,001	£1,500,000	ANXZ
5 Year	4.85% fixed	31/10/2031	£995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£25,001	£1,500,000	ANYA

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	4.79% fixed	31/10/2028	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£25,001	£1,000,000	ANYB
3 Year	4.83% fixed	31/10/2029	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2028 then 2% until 31/10/2029		£25,001	£1,000,000	ANYC
5 Year	4.89% fixed	31/10/2031	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£25,001	£1,000,000	ANYD

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	4.67% fixed	31/12/2028	£1,495	£0	Yes	No	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	Purchase Only	£25,001	£750,000	APDT
2 Year	4.75% fixed	31/12/2028	£995	£300	Yes	No	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	Purchase Only	£50,000	£750,000	APDU
3 Year	4.79% fixed	31/12/2029	£1,495	£0	Yes	No	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	Purchase Only	£25,001	£750,000	APDV
3 Year	4.85% fixed	31/12/2029	£995	£300	Yes	No	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029	Purchase Only	£50,000	£750,000	APDW
5 Year	4.76% fixed	31/12/2031	£1,495	£0	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	Purchase Only	£25,001	£750,000	APDX
5 Year	4.80% fixed	31/12/2031	£995	£300	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	Purchase Only	£50,000	£750,000	APDY
2 Year	4.79% fixed	31/12/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028		£25,001	£750,000	APDZ
2 Year	4.85% fixed	31/12/2028	£995	£300	Yes	No	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028		£50,000	£750,000	APEA
3 Year	4.85% fixed	31/12/2029	£1,495	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029		£25,001	£750,000	APEB
3 Year	4.90% fixed	31/10/2029	£995	£300	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029		£50,000	£750,000	ANYG
5 Year	4.89% fixed	31/12/2031	£1,495	£0	Yes	Remortgage Only	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031		£25,001	£750,000	APEC
5 Year	4.95% fixed	31/12/2031	£995	£300	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031		£50,000	£750,000	APED

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	4.94% fixed	31/12/2028	£0	£0	Yes	No	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	Purchase Only New Build Only	£25,001	£500,000	APEE
5 Year	4.90% fixed	31/12/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	Purchase Only New Build Only	£25,001	£500,000	APEG
2 Year	4.98% fixed	31/12/2028	£0	£0	Yes	No	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	Purchase Only	£25,001	£500,000	APEH
5 Year	4.94% fixed	31/12/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	Purchase Only	£25,001	£500,000	APEJ
2 Year	5.29% fixed	31/10/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£25,001	£500,000	ANYJ
2 Year	5.40% fixed	31/10/2028	£0	£500	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£50,000	£500,000	ANYK
3 Year	5.10% fixed	31/12/2029	£0	£0	Yes	No	• Capital Repayment	3% until 31/12/2028 then 2% until 31/12/2029		£25,001	£500,000	APEK
3 Year	5.29% fixed	31/10/2029	£0	£500	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029		£50,000	£500,000	ANYN
5 Year	5.12% fixed	31/12/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031		£25,001	£500,000	APEL
5 Year	5.20% fixed	31/10/2031	£0	£500	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£50,000	£500,000	ANYP

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	5.64% fixed	31/10/2028	£0	£500	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	Purchase Only	£50,000	£500,000 including fees	ANYQ
3 Year	5.40% fixed	31/10/2029	£0	£0	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	Purchase Only	£25,001	£500,000 including fees	ANYR
3 Year	5.52% fixed	31/10/2029	£0	£500	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029	Purchase Only	£50,000	£500,000 including fees	ANYS
5 Year	5.44% fixed	31/10/2031	£0	£500	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	£500,000 including fees	ANYT

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

Joint Borrower Sole Proprietor 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	4.65% fixed	31/10/2028	£1,495	£300	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£50,000	£1,000,000	ANYU
5 Year	4.79% fixed	31/10/2031	£1,495	£300	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£50,000	£1,000,000	ANYV

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	4.75% fixed	31/12/2028	£995	£300	Yes	No	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	Purchase Only	£50,000	£750,000	APEN
5 Year	4.80% fixed	31/12/2031	£995	£300	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	Purchase Only	£50,000	£750,000	APEP
2 Year	4.85% 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	ANYX
5 Year	4.90% 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		£50,000	£750,000	ANYZ

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	4.98% fixed	31/12/2028	£0	£0	Yes	No	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	Purchase Only	£25,001	£500,000	APEQ
2 Year	5.29% fixed	31/10/2028	£0	£500	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028	Purchase Only	£50,000	£500,000	ANZB
5 Year	4.94% fixed	31/12/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	Purchase Only	£25,001	£500,000	APER
5 Year	5.07% fixed	31/10/2031	£0	£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	£500,000	ANZD

95% 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	5.25% fixed	31/12/2028	£0	£0	Yes	No	• Capital Repayment	3% until 31/12/2027 then 2% until 31/12/2028	Purchase Only	£25,001	£500,000 including fees	APES
5 Year	5.25% fixed	31/12/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/12/2028 then 3% until 31/12/2030 then 2% until 31/12/2031	Purchase Only	£25,001	£500,000 including fees	APET

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

Affordability assessed on Rental Income only (Interest Cover Ratio)

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	4.48% fixed	31/10/2028	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	EPC A-C Only	£25,001	£750,000	ANWW
2 Year	4.64% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	EPC A-C Only	£50,000	£750,000	ANWX
5 Year	4.78% fixed	31/10/2031	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	EPC A-C Only	£25,001	£750,000	ANWY
5 Year	4.87% fixed	31/10/2031	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	EPC A-C Only	£50,000	£750,000	ANWZ

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	4.52% fixed	31/10/2028	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	EPC A-C Only	£25,001	£750,000	ANMG
2 Year	4.69% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	EPC A-C Only	£50,000	£750,000	ANMH
5 Year	4.84% fixed	31/10/2031	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	EPC A-C Only	£25,001	£750,000	ANXA
5 Year	4.92% fixed	31/10/2031	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	EPC A-C Only	£50,000	£750,000	ANXB

Buy to Let Energy Efficient Mortgage Product Range - Top Slicing

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

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	4.59% fixed	31/10/2028	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	EPC A-C Only	£25,001	£750,000	ANXC
2 Year	4.70% fixed	31/10/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	EPC A-C Only	£25,001	£750,000	ANXD
5 Year	4.82% fixed	31/10/2031	£2,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	EPC A-C Only	£25,001	£750,000	ANXE
5 Year	4.87% fixed	31/10/2031	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	EPC A-C Only	£25,001	£750,000	ANXG

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	4.64% fixed	31/10/2028	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	EPC A-C Only	£25,001	£750,000	ANMR
2 Year	4.75% fixed	31/10/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028	EPC A-C Only	£25,001	£750,000	ANMS
5 Year	4.87% fixed	31/10/2031	£2,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	EPC A-C Only	£25,001	£750,000	ANXH
5 Year	4.92% fixed	31/10/2031	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031	EPC A-C Only	£25,001	£750,000	ANXJ

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

Affordability assessed on Rental Income only (Interest Cover Ratio)

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	4.69% fixed	31/10/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£25,001	£750,000	ANXK
2 Year	5.14% fixed	31/10/2028	£0	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£50,000	£750,000	ANXL
3 Year	4.78% fixed	31/10/2029	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029		£50,000	£750,000	ANMX
5 Year	4.92% fixed	31/10/2031	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£25,001	£750,000	ANXN
5 Year	5.08% fixed	31/10/2031	£0	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£50,000	£750,000	ANXP

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	4.74% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£50,000	£750,000	ANNA
2 Year	4.98% fixed	31/10/2028	£0	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£25,001	£750,000	ANNB
3 Year	4.88% fixed	31/10/2029	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029		£50,000	£750,000	ANNC
5 Year	4.97% fixed	31/10/2031	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£25,001	£750,000	ANXQ
5 Year	5.07% fixed	31/10/2031	£0	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£25,001	£750,000	ANXR

Buy to Let Mortgage Product Range - Top Slicing

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

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	4.74% fixed	31/10/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£25,001	£750,000	ANXS
2 Year	4.79% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£50,000	£750,000	ANXT
3 Year	4.82% fixed	31/10/2029	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029		£50,000	£750,000	ANNJ
5 Year	4.92% fixed	31/10/2031	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£25,001	£750,000	ANXU
5 Year	4.95% fixed	31/10/2031	£1,495	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£50,000	£750,000	ANXV

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	4.74% fixed	31/10/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£25,001	£750,000	ANNN
2 Year	4.79% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£50,000	£750,000	ANNP
2 Year	4.92% fixed	31/10/2028	£495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£25,001	£750,000	ANNQ
3 Year	4.92% fixed	31/10/2029	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029		£50,000	£750,000	ANNR
5 Year	4.96% fixed	31/10/2031	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£25,001	£750,000	ANXW
5 Year	5.00% fixed	31/10/2031	£1,495	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£50,000	£750,000	ANXX
5 Year	5.02% fixed	31/10/2031	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£50,000	£750,000	ANXY

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	4.70% fixed	31/10/2028	£2,995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£2,500,000	ANTV
2 Year	4.80% fixed	31/10/2028	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£2,500,000	ANTW
2 Year	4.90% fixed	31/10/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£2,500,000	ANTX
2 Year	4.90% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£2,500,000	ANTY
3 Year	4.86% fixed	31/10/2029	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029		£150,000	£2,500,000	ANTZ
3 Year	4.95% fixed	31/10/2029	£995	£500	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/10/2028 then 2% until 31/10/2029		£150,000	£2,500,000	ANUA
5 Year	4.81% fixed	31/10/2031	£2,995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£2,500,000	ANUB
5 Year	4.88% fixed	31/10/2031	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£2,500,000	ANUC
5 Year	4.96% fixed	31/10/2031	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£2,500,000	ANUD
5 Year	4.96% fixed	31/10/2031	£995	£500	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£2,500,000	ANUE

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	4.73% fixed	31/10/2028	£2,995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£2,000,000	ANUG
2 Year	4.83% fixed	31/10/2028	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£2,000,000	ANUH
2 Year	4.93% fixed	31/10/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£2,000,000	ANUJ
2 Year	4.93% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£2,000,000	ANUK
5 Year	4.84% fixed	31/10/2031	£2,995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£2,000,000	ANUN
5 Year	4.91% fixed	31/10/2031	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£2,000,000	ANUP
5 Year	4.99% fixed	31/10/2031	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£2,000,000	ANUQ
5 Year	4.99% fixed	31/10/2031	£995	£500	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£2,000,000	ANUR

Bespoke Standard 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	4.86% fixed	31/10/2028	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£1,000,000	ANUT
2 Year	4.96% fixed	31/10/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£1,000,000	ANUU
2 Year	4.96% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£1,000,000	ANUV
3 Year	4.90% fixed	31/10/2029	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2028 then 2% until 31/10/2029		£150,000	£1,000,000	ANUW
5 Year	4.96% fixed	31/10/2031	£1,995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£1,000,000	ANUX
5 Year	5.04% fixed	31/10/2031	£995	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£1,000,000	ANUY
5 Year	5.04% fixed	31/10/2031	£995	£500	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£1,000,000	ANUZ

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	4.86% fixed	31/10/2028	£2,495	£0	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£1,000,000	ANVA
2 Year	4.94% fixed	31/10/2028	£1,995	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£1,000,000	ANVB
2 Year	5.05% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£1,000,000	ANVC
5 Year	5.01% fixed	31/10/2031	£1,995	£0	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£1,000,000	ANVD
5 Year	5.09% fixed	31/10/2031	£995	£500	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£1,000,000	ANVE

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	4.90% fixed	31/10/2028	£2,995	£0	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£750,000	ANVG
2 Year	5.00% fixed	31/10/2028	£1,995	£0	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£750,000	ANVH
2 Year	5.10% fixed	31/10/2028	£995	£300	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£750,000	ANVJ
3 Year	4.97% fixed	31/10/2029	£1,995	£0	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029		£150,000	£750,000	ANVK
3 Year	5.02% fixed	31/10/2029	£1,495	£500	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029		£150,000	£750,000	ANVL
5 Year	5.03% fixed	31/10/2031	£1,995	£0	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£750,000	ANVN
5 Year	5.11% fixed	31/10/2031	£995	£500	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£150,000	£750,000	ANVP

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	5.03% fixed	31/10/2028	£2,995	£0	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£200,000	£750,000	ANVQ
2 Year	5.11% fixed	31/10/2028	£1,995	£0	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£200,000	£750,000	ANVR
2 Year	5.21% fixed	31/10/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£200,000	£750,000	ANVS
2 Year	5.34% fixed	31/10/2028	£0	£0	Yes	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£150,000	£750,000	ANVT
3 Year	5.13% fixed	31/10/2029	£1,995	£0	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029		£200,000	£750,000	ANVU
3 Year	5.23% fixed	31/10/2029	£995	£500	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029		£200,000	£750,000	ANVV
3 Year	5.28% fixed	31/10/2029	£0	£0	Yes	No	• Capital Repayment	3% until 31/10/2028 then 2% until 31/10/2029		£200,000	£750,000	ANVW
5 Year	5.20% fixed	31/10/2031	£1,995	£0	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£200,000	£750,000	ANVX
5 Year	5.29% fixed	31/10/2031	£995	£500	Yes	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£200,000	£750,000	ANVY
5 Year	5.33% 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		£150,000	£750,000	ANVZ

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	4.86% fixed	31/10/2028	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£2,500,000	ANWA
2 Year	4.96% fixed	31/10/2028	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£2,500,000	ANWB
5 Year	4.97% fixed	31/10/2031	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£2,500,000	ANWC
5 Year	5.04% fixed	31/10/2031	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£2,500,000	ANWD

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	4.95% fixed	31/10/2028	£3,995	£0	No	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£2,500,000	ANWE
2 Year	5.05% fixed	31/10/2028	£1,995	£0	No	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£2,500,000	ANWG
5 Year	5.02% fixed	31/10/2031	£3,995	£0	No	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£2,500,000	ANWH
5 Year	5.10% fixed	31/10/2031	£1,995	£0	No	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£2,500,000	ANWJ

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	5.02% fixed	31/10/2028	£3,995	£0	No	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£2,000,000	ANWK
2 Year	5.12% fixed	31/10/2028	£1,995	£0	No	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£2,000,000	ANWL
5 Year	5.04% fixed	31/10/2031	£3,995	£0	No	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£2,000,000	ANWN
5 Year	5.12% fixed	31/10/2031	£1,995	£0	No	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£2,000,000	ANWP

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	5.09% fixed	31/10/2028	£3,995	£0	No	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£1,250,000	ANWQ
2 Year	5.23% fixed	31/10/2028	£1,995	£0	No	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£1,250,000	ANWR
2 Year	5.38% fixed	31/10/2028	£0	£0	No	No	• Capital Repayment	3% until 31/10/2027 then 2% until 31/10/2028		£750,000	£1,250,000	ANWS
5 Year	5.18% fixed	31/10/2031	£3,995	£0	No	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£1,250,000	ANWT
5 Year	5.29% fixed	31/10/2031	£1,995	£0	No	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£1,250,000	ANWU
5 Year	5.38% fixed	31/10/2031	£0	£0	No	No	• Capital Repayment	4% until 31/10/2028 then 3% until 31/10/2030 then 2% until 31/10/2031		£750,000	£1,250,000	ANWV

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	• 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	• 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	• 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	• Capital Repayment	None		£150,000	£1,250,000	ZZW