

Bespoke BOI New Business Product Range
03.07.2024



Standard Mortgage Product Range

All our products are available for Purchases and Remortgages
Reverts to our Standard Variable Rate which is currently 8.04%, for the rest of the mortgage term

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.19% fixed	31/08/2026	7.8% APCR	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£2,500,000	ACHD
2 Year	5.26% fixed	31/08/2026	7.7% APCR	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£2,500,000	ACHE
2 Year	5.26% fixed	31/08/2026	7.8% APCR	£1,495	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£2,500,000	ACHG
3 Year	5.10% fixed	31/08/2027	7.5% APCR	£1,495	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2026 then 2% until 31/08/2027	£150,000	£2,500,000	ACHH
5 Year	4.90% fixed	31/08/2029	7.0% APCR	£1,995	£0	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£2,500,000	ACHJ
5 Year	4.95% fixed	31/08/2029	6.9% APCR	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£2,500,000	ACHK
5 Year	4.95% fixed	31/08/2029	7.0% APCR	£1,495	£500	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£2,500,000	ACHL

70% Loan to Value Fixed Rates

*For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.29% fixed	31/08/2026	7.7% APCR	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£2,000,000	ACHP
2 Year	5.29% fixed	31/08/2026	7.8% APCR	£1,495	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£2,000,000	ACHQ
5 Year	4.98% fixed	31/08/2029	6.9% APCR	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£2,000,000	ACHR
5 Year	4.98% fixed	31/08/2029	7.1% APCR	£1,495	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£2,000,000	ACHS

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Standard Mortgage Product Range

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75% Loan to Value Fixed Rates

*For Interest Only and Part & Part mortgages the maximum Interest Only Element is 60% LTV

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.22% fixed	31/08/2026	7.8% APRC	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£1,000,000	ACHT
2 Year	5.32% fixed	31/08/2026	7.7% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£1,000,000	ACHU
2 Year	5.32% fixed	31/08/2026	7.8% APRC	£1,495	£300	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£1,000,000	ACHV
3 Year	5.15% fixed	31/08/2027	7.5% APRC	£1,495	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2026 then 2% until 31/08/2027	£150,000	£1,000,000	ACHW
5 Year	4.96% fixed	31/08/2029	7.1% APRC	£1,995	£0	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£1,000,000	ACHX
5 Year	5.01% fixed	31/08/2029	6.9% APRC	£1,495	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£1,000,000	ACHY
5 Year	5.01% fixed	31/08/2029	7.1% APRC	£1,495	£500	No	Yes	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£1,000,000	ACHZ

80% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.38% fixed	31/08/2026	7.8% APRC	£1,495	£500	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£1,000,000	ACJA
5 Year	5.06% fixed	31/08/2029	7.1% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£1,000,000	ACJB

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.34% fixed	31/08/2026	7.8% APRC	£1,995	£0	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£750,000	ACJC
2 Year	5.44% fixed	31/08/2026	7.8% APRC	£1,495	£500	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£750,000	ACJD
3 Year	5.20% fixed	31/08/2027	7.6% APRC	£1,495	£300	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£150,000	£750,000	ACJE
5 Year	5.03% fixed	31/08/2029	7.1% APRC	£1,995	£0	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£750,000	ACJG
5 Year	5.09% fixed	31/08/2029	7.1% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£750,000	ACJH

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90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.35% fixed	30/09/2026	7.8% APRC	£2,495	£0	No	Yes	• Capital Repayment	3% until 30/09/2025 then 2% until 30/09/2026	£250,000	£750,000	ACNW
2 Year	5.49% fixed	30/09/2026	7.8% APRC	£1,495	£500	No	Yes	• Capital Repayment	3% until 30/09/2025 then 2% until 30/09/2026	£250,000	£750,000	ACNX
2 Year	5.66% fixed	31/08/2026	7.8% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£750,000	ACJJ
3 Year	5.19% fixed	30/09/2027	7.6% APRC	£2,495	£0	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£250,000	£750,000	ACNY
3 Year	5.29% fixed	30/09/2027	7.6% APRC	£1,495	£500	No	Yes	• Capital Repayment	3% until 30/09/2026 then 2% until 30/09/2027	£250,000	£750,000	ACNZ
3 Year	5.44% fixed	31/08/2027	7.6% APRC	£0	£0	No	Yes	• Capital Repayment	3% until 31/08/2026 then 2% until 31/08/2027	£150,000	£750,000	ACJK
5 Year	5.07% fixed	30/09/2029	7.1% APRC	£2,495	£0	No	Yes	• Capital Repayment	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	£250,000	£750,000	ACPA
5 Year	5.13% fixed	30/09/2029	7.1% APRC	£1,495	£500	No	Yes	• Capital Repayment	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	£250,000	£750,000	ACPB
5 Year	5.25% fixed	31/08/2029	7.1% APRC	£0	£0	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£750,000	ACJL

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Green New Build Houses

Available for new build houses only.
Property must have either a Predicted Energy Assessment or current valid Energy Performance Certificate with a rating of A or B

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.49% fixed	30/09/2026	7.8% APRC	£1,495	£750	No	Yes	• Capital Repayment	3% until 30/09/2025 then 2% until 30/09/2026	£150,000	£750,000	ACPC
2 Year	5.66% fixed	31/08/2026	7.8% APRC	£0	£250	No	Yes	• Capital Repayment	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£750,000	ACJN
5 Year	5.13% fixed	30/09/2029	7.1% APRC	£1,495	£750	No	Yes	• Capital Repayment	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	£150,000	£750,000	ACPD
5 Year	5.25% fixed	31/08/2029	7.1% APRC	£0	£250	No	Yes	• Capital Repayment	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£750,000	ACJP

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Buy to Let Product Range

Affordability assessed using applicants' personal income to cover shortfall in rental calculation.
Reverts to our Standard Variable Rate which is currently 8.04%, for the rest of the mortgage term

60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.01% fixed	31/08/2026	7.8% APRC	£3,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£1,500,000	ACLX
2 Year	5.11% fixed	31/08/2026	7.8% APRC	£2,995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£1,500,000	ACLY
5 Year	4.94% fixed	31/08/2029	7.0% APRC	£3,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£1,500,000	ACLZ
5 Year	4.99% fixed	31/08/2029	7.0% APRC	£2,995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£1,500,000	ACMA

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.13% fixed	31/08/2026	7.8% APRC	£3,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£1,000,000	ACMB
2 Year	5.24% fixed	31/08/2026	7.8% APRC	£2,995	£250	No	Yes	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2025 then 2% until 31/08/2026	£150,000	£1,000,000	ACMC
5 Year	5.00% fixed	31/08/2029	7.0% APRC	£3,995	£0	Remortgage Only	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£1,000,000	ACMD
5 Year	5.04% fixed	31/08/2029	7.0% APRC	£2,995	£300	No	Yes	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£150,000	£1,000,000	ACME

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75% Loan to Value Fixed Rates

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Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.26% fixed	31/08/2026	7.8% APRC	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£750,000	£2,500,000	ACJQ
2 Year	5.36% fixed	31/08/2026	7.7% APRC	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£750,000	£2,500,000	ACJR
5 Year	4.99% fixed	31/08/2029	7.0% APRC	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£750,000	£2,500,000	ACJS
5 Year	5.05% fixed	31/08/2029	7.0% APRC	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£750,000	£2,500,000	ACJT

80% Loan to Value Fixed Rates

*For Interest Only and Part & Part mortgages the maximum Interest Only Element is 50% LTV

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.44% fixed	31/08/2026	7.8% APRC	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£750,000	£2,000,000	ACJU
5 Year	5.10% fixed	31/08/2029	7.0% APRC	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£750,000	£2,000,000	ACJV

85% Loan to Value Fixed Rates

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Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.38% fixed	31/08/2026	7.8% APRC	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£750,000	£1,500,000	ACJW
2 Year	5.48% fixed	31/08/2026	7.8% APRC	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£750,000	£1,500,000	ACJX
5 Year	5.07% fixed	31/08/2029	7.0% APRC	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£750,000	£1,500,000	ACJY
5 Year	5.13% fixed	31/08/2029	7.0% APRC	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£750,000	£1,500,000	ACJZ

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Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
2 Year	5.41% fixed	30/09/2026	7.8% APRC	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2025 then 2% until 30/09/2026	£750,000	£1,000,000	ACPE
2 Year	5.52% fixed	30/09/2026	7.8% APRC	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 30/09/2025 then 2% until 30/09/2026	£750,000	£1,000,000	ACPG
2 Year	5.70% fixed	31/08/2026	7.8% APRC	£0	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	3% until 31/08/2025 then 2% until 31/08/2026	£750,000	£1,000,000	ACKA
5 Year	5.12% fixed	30/09/2029	7.0% APRC	£3,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	£750,000	£1,000,000	ACPH
5 Year	5.17% fixed	30/09/2029	7.0% APRC	£1,995	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	£750,000	£1,000,000	ACPJ
5 Year	5.30% fixed	31/08/2029	7.1% APRC	£0	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	£750,000	£1,000,000	ACKB

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Variable Rates

75% Loan to Value Variable Rate

Standard Variable Rate which is currently 8.04%, for the entire mortgage term

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Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
Term	8.04% variable	Term	8.3% APRC	£0	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	None	£150,000	£2,500,000	PQQ

80% Loan to Value Variable Rate

Standard Variable Rate which is currently 8.04%, for the entire mortgage term

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Term	8.04% variable	Term	8.3% APRC	£0	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	None	£150,000	£2,000,000	PQR

85% Loan to Value Variable Rate

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Term	8.04% variable	Term	8.3% APRC	£0	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	None	£150,000	£1,500,000	ZZV

90% Loan to Value Variable Rate

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Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Cashback	Standard Legals Fees Paid by Lender	Standard Valuation Fee Paid by Lender	Repayment basis	Early Repayment Charge	Min Loan	Max Loan	Code
Term	8.04% variable	Term	8.3% APRC	£0	£0	No	No	• Capital Repayment • Part & Part* • Interest Only*	None	£150,000	£1,000,000	ZZW

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