

**Rate bulletin - Effective from 05 May 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	<b>4.69% fixed</b>	31/08/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£1,500,000	AMVT
2 Year	<b>4.74% fixed</b>	31/08/2028	£995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£1,500,000	AMVU
2 Year	<b>4.99% fixed</b>	31/08/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£1,500,000	AMVV
3 Year	<b>4.69% fixed</b>	31/08/2029	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2028 then 2% until 31/08/2029		£25,001	£1,500,000	AMVW
3 Year	<b>4.74% fixed</b>	31/08/2029	£995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	3% until 31/08/2028 then 2% until 31/08/2029		£25,001	£1,500,000	AMVX
3 Year	<b>5.01% fixed</b>	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	<b>4.74% fixed</b>	31/08/2031	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£1,500,000	AMVY
5 Year	<b>4.76% fixed</b>	31/08/2031	£995	£0	Yes	No	• Capital Repayment • Part & Part • Interest Only	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£1,500,000	AMVZ
5 Year	<b>4.94% fixed</b>	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	<b>4.74% fixed</b>	31/08/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£1,000,000	AMWA
2 Year	<b>4.79% fixed</b>	31/08/2028	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£1,000,000	AMWB
2 Year	<b>5.09% fixed</b>	31/08/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£1,000,000	AMWC
3 Year	<b>4.75% fixed</b>	31/08/2029	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/08/2028 then 2% until 31/08/2029		£25,001	£1,000,000	AMWD
3 Year	<b>4.79% fixed</b>	31/08/2029	£995	£0	Yes	No	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/08/2028 then 2% until 31/08/2029		£25,001	£1,000,000	AMWE
3 Year	<b>5.05% fixed</b>	31/08/2029	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	3% until 31/08/2028 then 2% until 31/08/2029		£25,001	£1,000,000	AMWG
5 Year	<b>4.83% fixed</b>	31/08/2031	£1,495	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£1,000,000	AMQG
5 Year	<b>4.87% fixed</b>	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	<b>4.98% fixed</b>	31/08/2031	£0	£0	Yes	Remortgage Only	• Capital Repayment • Part & Part* • Interest Only* *Int Only element Max 60% LTV	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£1,000,000	AMWH

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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	<b>4.79% fixed</b>	31/08/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£1,000,000	AMWJ
2 Year	<b>4.99% fixed</b>	31/08/2028	£495	£300	Yes	No	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£50,000	£1,000,000	AMWK
2 Year	<b>5.18% fixed</b>	31/08/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£1,000,000	AMWL
5 Year	<b>4.88% fixed</b>	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	<b>5.00% fixed</b>	31/08/2031	£495	£0	Yes	Remortgage Only	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£1,000,000	AMWN
5 Year	<b>5.08% fixed</b>	31/08/2031	£0	£0	Yes	Remortgage Only	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£1,000,000	AMWP

## 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	<b>4.87% fixed</b>	31/08/2028	£1,495	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£750,000	AMWQ
2 Year	<b>4.94% fixed</b>	31/08/2028	£995	£300	Yes	No	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£50,000	£750,000	AMWR
2 Year	<b>5.09% fixed</b>	31/08/2028	£495	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£750,000	AMWS
2 Year	<b>5.25% fixed</b>	31/08/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£750,000	AMWT
3 Year	<b>4.90% fixed</b>	31/08/2029	£1,495	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029		£25,001	£750,000	AMQH
3 Year	<b>4.94% fixed</b>	31/08/2029	£995	£300	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029		£50,000	£750,000	AMWU
3 Year	<b>4.99% fixed</b>	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	<b>5.17% fixed</b>	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	<b>4.90% fixed</b>	31/08/2031	£1,495	£300	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£50,000	£750,000	AMWV
5 Year	<b>4.95% fixed</b>	31/08/2031	£995	£0	Yes	Remortgage Only	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£750,000	AMWW

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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	5.17% fixed	31/08/2028	£0	£0	Yes	No	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£500,000	AMWX
2 Year	5.34% fixed	31/08/2028	£0	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£500,000	AMWY
2 Year	5.41% fixed	31/08/2028	£0	£500	Yes	No	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£50,000	£500,000	AMWZ
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	5.33% fixed	31/08/2029	£0	£500	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029		£50,000	£500,000	AMXA
5 Year	5.06% fixed	31/08/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£500,000	AMXB
5 Year	5.15% fixed	31/08/2031	£0	£500	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£50,000	£500,000	AMXC

## 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	5.48% fixed	31/08/2029	£0	£0	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	Purchase Only	£25,001	£500,000 including fees	AMXD
3 Year	5.60% fixed	31/08/2029	£0	£500	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029	Purchase Only	£50,000	£500,000 including fees	AMXE
5 Year	5.36% fixed	31/08/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	Purchase Only	£25,001	£500,000 including fees	AMXG
5 Year	5.47% fixed	31/08/2031	£0	£500	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	Purchase Only	£50,000	£500,000 including fees	AMXH

## 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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# First Start 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
5 Year	4.95% fixed	31/08/2031	£1,495	£300	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	Purchase Only	£50,000	£500,000 including fees	AMXJ

## 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
5 Year	5.11% fixed	31/08/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	Purchase Only	£25,001	£500,000 including fees	AMXK

## 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
5 Year	5.41% fixed	31/08/2031	£0	£0	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	Purchase Only	£25,001	£500,000 including fees	AMXL

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# 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	<b>4.60% fixed</b>	31/08/2028	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028	EPC A-C Only	£25,001	£750,000	AMQN
5 Year	<b>4.72% fixed</b>	31/08/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	EPC A-C Only	£25,001	£750,000	AMQP

## 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	<b>4.69% fixed</b>	31/08/2028	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028	EPC A-C Only	£25,001	£750,000	AMQQ
5 Year	<b>4.79% fixed</b>	31/08/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031	EPC A-C Only	£25,001	£750,000	AMQR

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# 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	<b>4.78% fixed</b>	31/08/2028	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£750,000	AMQS
2 Year	<b>5.14% fixed</b>	31/08/2028	£0	£250	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028		£50,000	£750,000	AMQT
5 Year	<b>4.80% fixed</b>	31/08/2031	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£750,000	AMQU
5 Year	<b>4.95% fixed</b>	31/08/2031	£0	£250	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£50,000	£750,000	AMQV

## 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	<b>4.90% fixed</b>	30/06/2028	£995	£250	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	AMMC
2 Year	<b>5.15% fixed</b>	30/06/2028	£0	£0	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	AMER
5 Year	<b>5.00% fixed</b>	30/06/2031	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£25,001	£750,000	AMES
5 Year	<b>5.14% fixed</b>	30/06/2031	£0	£0	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	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

## 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	<b>4.83% fixed</b>	31/08/2028	£1,495	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£750,000	AMQW
2 Year	<b>4.85% fixed</b>	31/08/2028	£995	£250	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028		£50,000	£750,000	AMQX
5 Year	<b>4.79% fixed</b>	31/08/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£750,000	AMQY
5 Year	<b>4.84% fixed</b>	31/08/2031	£1,495	£250	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£50,000	£750,000	AMQZ

## 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	<b>4.89% fixed</b>	31/08/2028	£1,495	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028		£25,001	£750,000	AMRA
2 Year	<b>4.94% fixed</b>	30/06/2028	£995	£250	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028		£50,000	£750,000	AMEU
2 Year	<b>5.08% fixed</b>	30/06/2028	£495	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028		£25,001	£750,000	AMEV
5 Year	<b>4.89% fixed</b>	31/08/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£25,001	£750,000	AMRB
5 Year	<b>5.04% fixed</b>	30/06/2031	£1,495	£250	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£50,000	£750,000	AMEW
5 Year	<b>5.07% fixed</b>	30/06/2031	£995	£250	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	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"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	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"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	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"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	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"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£2,500,000	AMKB
3 Year	4.90% fixed	31/08/2029	£1,995	£0	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2028 then 2% until 31/08/2029		£150,000	£2,500,000	AMPS
3 Year	4.95% fixed	31/08/2029	£1,495	£500	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	3% until 31/08/2028 then 2% until 31/08/2029		£150,000	£2,500,000	AMPT
5 Year	4.87% fixed	30/06/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	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"> <li>• Capital Repayment</li> <li>• Part &amp; Part</li> <li>• Interest Only</li> </ul>	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	5.02% fixed	31/08/2028	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *Int Only element Max 60% LTV	3% until 31/08/2027 then 2% until 31/08/2028		£150,000	£2,000,000	AMVD
2 Year	5.12% fixed	31/08/2028	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *Int Only element Max 60% LTV	3% until 31/08/2027 then 2% until 31/08/2028		£150,000	£2,000,000	AMVE
2 Year	5.12% fixed	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *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	4.97% fixed	31/08/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *Int Only element Max 60% LTV	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£150,000	£2,000,000	AMVG
5 Year	5.05% fixed	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *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

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# 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	<b>5.05% fixed</b>	30/06/2028	£1,995	£0	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *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	<b>5.15% fixed</b>	30/06/2028	£995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *Int Only element Max 60% LTV	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMKH
2 Year	<b>5.15% fixed</b>	31/08/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *Int Only element Max 60% LTV	3% until 31/08/2027 then 2% until 31/08/2028		£150,000	£1,000,000	AMVH
3 Year	<b>4.92% fixed</b>	31/08/2029	£1,995	£0	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *Int Only element Max 60% LTV	3% until 31/08/2028 then 2% until 31/08/2029		£150,000	£1,000,000	AMPU
3 Year	<b>4.97% fixed</b>	31/08/2029	£1,495	£500	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *Int Only element Max 60% LTV	3% until 31/08/2028 then 2% until 31/08/2029		£150,000	£1,000,000	AMPV
5 Year	<b>4.91% fixed</b>	30/06/2031	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *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	<b>5.10% fixed</b>	30/06/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *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	<b>4.94% fixed</b>	30/06/2028	£2,495	£0	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMPH
2 Year	<b>5.10% fixed</b>	31/08/2028	£1,995	£0	Yes	Remortgage Only	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028		£150,000	£1,000,000	AMVJ
2 Year	<b>5.21% fixed</b>	30/06/2028	£995	£300	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£1,000,000	AMKK
3 Year	<b>5.05% fixed</b>	31/08/2029	£1,495	£500	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	3% until 31/08/2028 then 2% until 31/08/2029		£150,000	£1,000,000	AMPW
5 Year	<b>5.11% fixed</b>	30/06/2031	£1,995	£0	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	4% until 30/06/2028 then 3% until 30/06/2030 then 2% until 30/06/2031		£150,000	£1,000,000	AMKL
5 Year	<b>5.19% fixed</b>	31/08/2031	£995	£500	Yes	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£150,000	£1,000,000	AMVK

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# Bespoke 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 Term	Notes	Min Loan	Max Loan	Product Code
2 Year	5.06% fixed	30/06/2028	£2,995	£0	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMKN
2 Year	5.16% fixed	31/08/2028	£1,995	£0	Yes	No	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£150,000	£750,000	AMVL
2 Year	5.26% fixed	30/06/2028	£995	£300	Yes	No	• Capital Repayment	3% until 30/06/2027 then 2% until 30/06/2028		£150,000	£750,000	AMKP
3 Year	5.02% fixed	31/08/2029	£1,995	£0	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029		£150,000	£750,000	AMPX
3 Year	5.07% fixed	31/08/2029	£1,495	£500	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029		£150,000	£750,000	AMPY
5 Year	5.13% fixed	31/08/2031	£1,995	£0	Yes	No	• Capital Repayment	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£150,000	£750,000	AMVN
5 Year	5.21% 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		£150,000	£750,000	AMKQ

## 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	5.37% fixed	31/08/2028	£995	£0	Yes	Remortgage Only	• Capital Repayment	3% until 31/08/2027 then 2% until 31/08/2028		£200,000	£750,000	AMVP
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
3 Year	5.19% fixed	31/08/2029	£1,995	£0	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029		£200,000	£750,000	AMPZ
3 Year	5.29% fixed	31/08/2029	£995	£500	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029		£200,000	£750,000	AMQA
3 Year	5.34% fixed	31/08/2029	£0	£0	Yes	No	• Capital Repayment	3% until 31/08/2028 then 2% until 31/08/2029		£200,000	£750,000	AMQB
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"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *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"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *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

## 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	5.23% fixed	31/08/2028	£1,995	£0	No	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	3% until 31/08/2027 then 2% until 31/08/2028		£750,000	£2,500,000	AMVQ
5 Year	5.18% fixed	31/08/2031	£1,995	£0	No	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£750,000	£2,500,000	AMVR

## 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"> <li>• Capital Repayment</li> </ul>	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"> <li>• Capital Repayment</li> </ul>	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"> <li>• Capital Repayment</li> </ul>	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"> <li>• Capital Repayment</li> </ul>	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"> <li>• Capital Repayment</li> </ul>	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"> <li>• Capital Repayment</li> </ul>	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	5.34% fixed	31/08/2031	£1,995	£0	No	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	4% until 31/08/2028 then 3% until 31/08/2030 then 2% until 31/08/2031		£750,000	£1,250,000	AMVS
5 Year	5.43% fixed	30/06/2031	£0	£0	No	No	<ul style="list-style-type: none"> <li>• Capital Repayment</li> </ul>	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"> <li>• Capital Repayment</li> <li>• Part &amp; Part*</li> <li>• Interest Only*</li> </ul> *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"> <li>• Capital Repayment</li> </ul>	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"> <li>• Capital Repayment</li> </ul>	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"> <li>• Capital Repayment</li> </ul>	None		£150,000	£1,250,000	ZZW

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