



All Mortgages

Product	Initial Interest Rate	Period	Max LTV	Fees
Fixed rate until 30 July 2020 - 75% LTV	2.59% Fixed	Fixed until 30/7/2020	75%	Purchase: £300 Remortgage: £550 Booking fee: £300
Fixed rate until 30 July 2020 - 90% LTV	3.75% Fixed	Fixed until 30/7/2020	90%	Purchase: £300 Remortgage: £550 Booking fee: £300
Fixed rate until 30 July 2020 - 95% LTV	4.45% Fixed	Fixed until 30/7/2020	95%	Purchase: £300 Booking fee: £300
Fixed rate until 28 July 2022 - 75% LTV	3.19% Fixed	Fixed until 28/7/2022	75%	Purchase: £300 Remortgage: £550 Booking fee: £300
Home Starter fixed rate until 30 July 2020 - 90% LTV	3.75% Fixed	Fixed until 30/7/2020	90%	Purchase: £300 Booking fee: £300
Home Starter fixed rate until 30 July 2020 - 95% LTV	4.45% Fixed	Fixed until 30/7/2020	95%	Purchase: £300 Booking fee: £300
Help to Buy fixed rate until 30 July 2020 - 75% LTV	2.59% Fixed	Fixed until 30/7/2020	75%	Purchase: £300 Remortgage: £550 Booking Fee: £300
Help to Buy fixed rate until 28 July 2022 - 75% LTV	3.19% Fixed	Fixed until 28/7/2022	75%	Purchase: £300 Remortgage: £550 Booking Fee: £300
Shared Ownership fixed rate until 30 July 2020 - 90% LTV	4.29% Fixed	Fixed until 30/7/2020	90%	No Fees
Shared Ownership fixed rate until 28 July 2022 - 95% LTV	4.89% Fixed	Fixed until 28/7/2022	95%	No Fees
Shared Ownership 3 Year Discount with 20% deposit - Remortgage only	3.64% Variable (Our SVR with a 0.56% discount)	3 Years	80%	Remortgage: £200
Shared Ownership Variable with 5% deposit - Remortgage only	4.7% Variable (Our SVR plus 0.50%)	Term	95%	Remortgage: £200
Shared Ownership 3 Year Discount with 10% deposit - Remortgage only	4.2% Variable (Our SVR)	Term	90%	Remortgage: £200
Shared Ownership 3 Year Discount with 10% deposit	3.14% Variable (Our SVR with a 1.06% discount)	3 Years	90%	No upfront fees
Shared Ownership 3 Year Discount with 5% deposit	3.34% Variable (Our SVR with a 0.86% discount)	3 Years	95%	No upfront fees
Home Starter for first time buyers	3.74% Variable (Our SVR with a 0.46% discount)	3 Years	95%	Purchase: £600
Help to Buy 3 Year Discount up to 75%	1.94% Variable (Our SVR with a 2.26% discount)	3 Years	75%	Purchase: £600 Remortgage: £850 Valuation fee applies for properties valued at over £1m.

3 Year Discount	2.74% Variable (Our SVR with a 1.46% discount)	3 Years	85%	Purchase: £600 Remortgage: £850 Valuation fee applies for properties valued at over £1m.
3 Year Discount	3.74% Variable (Our SVR with a 0.46% discount)	3 Years	95%	Purchase: £600
3 year Discount	3% Variable (Our SVR with a 1.20% discount)	3 Years	90%	Purchase: £600 Remortgage: £850
Discount Market Sale 3 Year Discount 80%	2.54% Variable (Our SVR with a 1.66% discount)	3 Years	80%	Purchase: £600 Valuation fee applies
Discount Market Sale 3 Year Discount 90%	2.74% Variable (Our SVR with a 1.46% discount)	3 Years	90%	Purchase: £600 Valuation fee applies
Shared Equity 3 Year Variable	2.54% Variable (Our SVR with a 1.66% discount)	3 Years	75%	Purchase: £600 Valuation fee applies
Shared Equity Variable	4.2% Variable (Our SVR)	Term	75%	Purchase: £600 Valuation fee applies
Self Build	4.7% Variable (Our SVR plus 0.50%)	Term	75%	Purchase: 1% Remortgage: 1% Valuation fee applies
Buy to let 3 Year Discount - Purchase and existing borrowers	3% Variable (Our SVR with a 1.20% discount)	3 Years	75%	Purchase: £950 Valuation Fee
Buy to let 3 Year Discount - Remortgage Only	3.2% Variable (Our SVR with a 1.00% discount)	3 Years	75%	Remortgage: £950 Valuation Fee
Buy to let 5 Year Discount - Purchase and existing borrowers	3% Variable (Our SVR with a 1.20% discount)	5 Years	75%	Purchase: £950 Valuation Fee
Buy to let 5 Year Discount - Remortgage Only	3.2% Variable (Our SVR with a 1.00% discount)	5 Years	75%	Remortgage: £950 Valuation Fee
Ex Pat Buy to let	4.2% Variable (Our SVR for the mortgage term)	Term	60%	Purchase: 1% Remortgage: 1% Valuation Fee
Ltd Company Buy to let 3 Year Discount	3.7% Variable (Our SVR minus 0.50% for the first 3 years changing to our SVR for the remainder of the mortgage.)	3 Years	75%	Purchase: 1% Remortgage: 1% Valuation Fee