



For intermediaries only

# Product transfer guide

Mortgages made simple.

**Complete**<sup>FS</sup>  
Your specialist packager distributor

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# Introduction

As your client's existing LendInvest Buy-to-Let rate comes to an end, you can offer them exclusive incentives and switch seamlessly to one of our latest products. We offer hassle-free product transfers that remove the complexity for your Buy-to-Let customers and can save them money.

## Product options

This document summarises the full range of product transfer rates available. Our Product Transfers are for pound-for-pound refinances only. For any element of capital raising we will currently require a new application.

# Standard properties TIER 1

Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.29%	8.29%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S12750002-200326
Standard	Fixed	2-years	75%	2.00%	6.44%	7.44%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127512140-200326
Standard	Fixed	2-years	75%	3.00%	5.89%	7.89%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S12750031-200326
Standard	Fixed	2-years	75%	5.00%	4.84%	6.84%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127512141-200326
Standard	Fixed	2-years	75%	7.00%	3.94%	5.94%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S127513419-200326
Standard	Fixed	5-years	75%	0.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S15750002-200326
Standard	Fixed	5-years	75%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157512142-200326
Standard	Fixed	5-years	75%	3.00%	5.94%	5.94%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S15750031-200326
Standard	Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157512143-200326
Standard	Fixed	5-years	75%	7.00%	5.19%	5.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S157513420-200326
Standard	Fixed	5-years	80%	0.00%	7.04%	7.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation excluding Method	S15800002-200326

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPIC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	80%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation excluding Method	S15802001-200326
Standard	Fixed	7-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Free legals Free valuation excluding Method	S177512144-200326
Standard	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation excluding Method	S12759353-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation excluding Method	S12759351-181225
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.49%	7.24%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation excluding Method	S12759352-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.59%	6.34%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation excluding Method	S12759350-181225

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# Standard properties TIER 2

Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.59%	8.59%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S22750002-200326
Standard	Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation excluding Method	S227512145-200326
Standard	Fixed	5-years	75%	0.00%	7.09%	7.09%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S25750002-200326
Standard	Fixed	5-years	75%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation excluding Method	S257512146-200326

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Small HMO (up to 6 rooms) TIER 1

 Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.34%	8.34%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12750002-200326
Standard	Fixed	2-years	75%	2.00%	6.49%	7.49%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127512147-200326
Standard	Fixed	2-years	75%	3.00%	5.94%	7.94%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH12750031-200326
Standard	Fixed	2-years	75%	5.00%	4.89%	6.89%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127512148-200326
Standard	Fixed	2-years	75%	7.00%	3.99%	5.99%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH127513421-200326
Standard	Fixed	5-years	75%	0.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15750002-200326
Standard	Fixed	5-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157512149-200326
Standard	Fixed	5-years	75%	3.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH15750031-200326
Standard	Fixed	5-years	75%	5.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157512150-200326
Standard	Fixed	5-years	75%	7.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH157513422-200326
Standard	Fixed	5-years	80%	0.00%	7.14%	7.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	SH15800002-200326

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	80%	2.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Free legals Free valuation up to £500	SH15802001-200326
Standard	Fixed	7-years	75%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Free legals Free valuation up to £500	SH177512151-200326
Standard	Tracker	2-years	75%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SH12759364-181225
Standard	Tracker	2-years	75%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SH12759362-181225
EPiC	Tracker	2-years	75%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SH12759363-181225
EPiC	Tracker	2-years	75%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SH12759361-181225

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# Small HMO (up to 6 rooms) TIER 2

Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.64%	8.64%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH22750002-200326
Standard	Fixed	2-years	75%	2.00%	6.79%	7.79%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SH227512152-200326
Standard	Fixed	5-years	75%	0.00%	7.19%	7.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH25750002-200326
Standard	Fixed	5-years	75%	2.00%	6.79%	6.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SH257512153-200326

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
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Large HMO (7 to 15 rooms) TIER 1

 Key features Regions England, Wales and Scotland Terms 6-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH157011983-200326
Standard	Fixed	5-years	70%	5.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH157012299-200326
Standard	Fixed	5-years	75%	0.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750002-200326
Standard	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750021-200326
Standard	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH15750051-200326
Standard	Fixed	7-years	70%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	Free legals Free valuation up to £500	LH177011987-200326
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation up to £500	LH12709382-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation up to £500	LH12709380-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation up to £500	LH12709381-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation up to £500	LH12709379-181225

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# Large HMO (7 to 15 rooms) TIER 2

Key features Regions England, Wales and Scotland Terms 6-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.89%	6.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH257011990-200326
Standard	Fixed	5-years	70%	5.00%	6.29%	6.29%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LH257012300-200326
Standard	Fixed	5-years	75%	2.00%	6.94%	6.94%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH25750021-200326
Standard	Fixed	5-years	75%	5.00%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LH25750051-200326

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# Small MUFB (up to 6 units) TIER 1

Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.44%	8.44%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750002-200326
Standard	Fixed	2-years	75%	2.00%	6.54%	7.54%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750021-200326
Standard	Fixed	2-years	75%	3.00%	5.99%	7.99%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750031-200326
Standard	Fixed	2-years	75%	5.00%	4.94%	6.94%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750051-200326
Standard	Fixed	2-years	75%	7.00%	4.04%	6.04%	BBR + 4.99%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM12750071-200326
Standard	Fixed	5-years	75%	0.00%	6.74%	6.74%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750002-200326
Standard	Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750021-200326
Standard	Fixed	5-years	75%	3.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750031-200326
Standard	Fixed	5-years	75%	5.00%	5.69%	5.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750051-200326
Standard	Fixed	5-years	75%	7.00%	5.34%	5.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM15750071-200326
Standard	Fixed	7-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Free legals Free valuation up to £500	SM17750021-200326

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Tracker	2-years	70%	1.75%	BBR + 2.69%	7.44%	BBR + 3.99%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SM12709392-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 1.79%	6.54%	BBR + 3.99%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SM12709390-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 2.59%	7.34%	BBR + 3.84%	2%/2%	£1,000,000	Free legals Free valuation up to £500	SM12709391-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 1.69%	6.44%	BBR + 3.84%	0%/0%	£1,000,000	Free legals Free valuation up to £500	SM12709389-181225

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# Small MUFB (up to 6 units) TIER 2

Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	0.00%	7.74%	8.74%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM22750002-200326
Standard	Fixed	2-years	75%	2.00%	6.84%	7.84%	BBR + 5.49%	2%/2%	£1,500,000	Free legals Free valuation up to £500	SM22750021-200326
Standard	Fixed	5-years	75%	0.00%	7.24%	7.24%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM5750002-200326
Standard	Fixed	5-years	75%	2.00%	6.84%	6.84%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	SM25750021-200326

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# Large MUFB (7 to 20 units) TIER 1

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Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM157012020-200326
Standard	Fixed	5-years	70%	5.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM157012303-200326
Standard	Fixed	5-years	75%	0.00%	6.84%	6.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750002-200326
Standard	Fixed	5-years	75%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750021-200326
Standard	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM15750051-200326
Standard	Fixed	7-years	70%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£2,000,000	Free legals Free valuation up to £500	LM177012024-200326

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 3.75%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPIC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

# Large MUFB (7 to 20 units) TIER 2

Key features Regions England, Wales and Scotland Terms 6-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	5-years	70%	2.00%	6.89%	6.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM257012027-200326
Standard	Fixed	5-years	70%	5.00%	6.29%	6.29%	BBR + 5.49%	5%/5%/3%/3%/3%	£2,000,000	Free legals Free valuation up to £500	LM257012304-200326
Standard	Fixed	5-years	75%	2.00%	6.94%	6.94%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM25750021-200326
Standard	Fixed	5-years	75%	5.00%	6.34%	6.34%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Free legals Free valuation up to £500	LM25750051-200326

Holiday let properties TIER 1

 Key features Regions England, Wales and Scotland Terms 3-30 years Interest coverage ratios and assessment rates Basic (20%) 120% Higher rate (40%) 135% Additional rate (45%) 135% LTD or LLP 120%

Product type	Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Incentive	Code
Standard	Fixed	2-years	75%	2.00%	6.94%	7.94%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12752001-200326
Standard	Fixed	2-years	75%	5.00%	5.34%	7.34%	BBR + 4.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12755001-200326
Standard	Fixed	5-years	75%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15752001-200326
Standard	Fixed	5-years	75%	5.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£750,000	Free legals Free valuation up to £500	HL15755001-200326
Standard	Tracker	2-years	70%	1.75%	BBR + 3.19%	7.94%	BBR + 3.99%	0%/0%	£750,000	Free legals Free valuation up to £500	HL12709349-181225
Standard	Tracker	2-years	70%	3.00%	BBR + 2.29%	7.04%	BBR + 3.99%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12709347-181225
EPiC	Tracker	2-years	70%	1.75%	BBR + 3.09%	7.84%	BBR + 3.84%	0%/0%	£750,000	Free legals Free valuation up to £500	HL12709348-181225
EPiC	Tracker	2-years	70%	3.00%	BBR + 2.19%	6.94%	BBR + 3.84%	2%/2%	£750,000	Free legals Free valuation up to £500	HL12709346-181225

Mortgages made simple.

