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Owner Occupier Fixed Rate semi-exclusive

Product name	Initial interest rate	Followed by our Managed Mortgage Rate currently	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on an Interest-Only basis							
2 Year Fixed Rate until 31/01/2029	6.34%	7.54%	7.6%	60%	XF1400	2% until 31/01/2028 1% until 31/01/2029	£599

- **Application Fees:**
  Purchase and Remortgage is £175, plus any Valuation Fees*
  *The Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies
- **^Product Fee:** £999 for loans up to £500,000.
- **Cashback:** We offer £500 cashback towards your legal costs for remortgage applications
- **Minimum loan:** £45,000 for purchase and remortgage
- **Maximum loan:** £500,000 for purchase and remortgage.

These mortgage products have limited funds available and may be withdrawn at any time. Our mortgages are available to applicants aged 18 and over for properties in England or Wales.

This information should be read in conjunction with the separate sheets: 'Additional Information about our Mortgages' and our 'Getting a mortgage: what you need to know' guide, which provide important information about our mortgage services.

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Owner Occupier Tracker Rate semi-exclusive

Product name	Initial interest rate	Followed by our Managed Mortgage Rate currently	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on an Interest-Only basis							
2 Year Tracker Rate (1.64% above the BOE Bank Rate)	5.39%	7.54%	7.2%	60%	XT0017	2% in the first year 1% in the second year	£999^

- **Application Fees:**
  Purchase and Remortgage is £175, plus any Valuation Fees*
  *The Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies
- **^Product Fee:** £999 for loans up to £500,000. For loans above £500,000, 0.30% of the advance
- **Cashback:** We offer £500 cashback towards your legal costs for remortgage applications
- **Minimum loan:** £45,000 for purchase and remortgage.

These mortgage products have limited funds available and may be withdrawn at any time. Our mortgages are available to applicants aged 18 and over for properties in England or Wales.

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Buy to Let UK landlord semi-exclusive

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on a Repayment or Interest-Only basis							
2 Year Tracker Rate (0.64% above the BOE Bank Rate)	4.39%	8.29%	7.7%	75%	XT0019	2% in the first year 1% in the second year	3.00%

- **Application Fees:**
  Purchase and Remortgage is £175, plus any Valuation Fees*

- ***Valuation Fees:**
  Purchase - Our full standard Valuation Fee scale applies
  Remortgage - The Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies.

  A separate Valuation Fee scale applies for Multi-Unit Freehold Blocks.
  Purchase - The full Multi-Unit Freehold Block Valuation Fee scale will apply
  Remortgage - A discount of £330 from the Multi-Unit Freehold Block Valuation Fee scale applies.

- **Cashback**: We offer £500 cashback towards your legal costs for remortgage applications

- **Minimum loan:** £45,000 for purchase and remortgage.

These mortgage products have limited funds available and may be withdrawn at any time. Our mortgages are available to applicants aged 18 and over for properties in England or Wales.

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Buy to Let Limited Company semi-exclusive

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on a Repayment or Interest-Only basis							
2 Year Tracker Rate (0.69% above the BOE Bank Rate)	4.44%	8.29%	7.9%	75%	XT0021	2% in the first year 1% in the second year	3.00%

- **Application Fees:**
  Purchase and Remortgage is £175, plus any Valuation Fees*

- ***Valuation Fees:**
  Purchase - Our full standard Valuation Fee scale applies
  Remortgage - The Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies.

  A separate Valuation Fee scale applies for Multi-Unit Freehold Blocks.
  Purchase - The full Multi-Unit Freehold Block Valuation Fee scale will apply
  Remortgage - A discount of £330 from the Multi-Unit Freehold Block Valuation Fee scale applies.

- **Cashback**: We offer £500 cashback towards your legal costs for remortgage applications

- **Minimum loan:** £45,000 for purchase and remortgage.

These mortgage products have limited funds available and may be withdrawn at any time. Our mortgages are available to applicants aged 18 and over for properties in England or Wales.

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Buy to Let Expat semi-exclusive

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on an Interest-Only basis							
2 Year Tracker Rate (0.69% above the BOE Bank Rate)	4.44%	8.29%	7.9%	75%	XT0023	2% in the first year 1% in the second year	3.00%

Buy to Let Expat Limited Company semi-exclusive

Product name	Initial interest rate	Followed by our RI Managed Mortgage Rate	APRC	Max LTV	Product code	Early Repayment Charges	Product Fee
Tracker rate products for purchase and remortgage on an Interest-Only basis							
2 Year Tracker Rate (0.79% above the BOE Bank Rate)	4.54%	8.29%	8.3%	75%	XT0026	2% in the first year 1% in the second year	3.00%

- **Application Fees:**
  Purchase and Remortgage is £175, plus any Valuation Fees*

- ***Valuation Fees:**
  Purchase - Our full standard Valuation Fee scale applies
  Remortgage - The Valuation Fee is £0 for properties up to £500,000; above £500,000 a discount of £330 from the standard Valuation Fee scale applies.

  A separate Valuation Fee scale applies for Multi-Unit Freehold Blocks.
  Purchase - The full Multi-Unit Freehold Block Valuation Fee scale will apply
  Remortgage - A discount of £330 from the Multi-Unit Freehold Block Valuation Fee scale applies.

- **Cashback**: We offer £500 cashback towards your legal costs for remortgage applications

- **Minimum loan:** £45,000 for purchase and remortgage.

These mortgage products have limited funds available and may be withdrawn at any time. Our mortgages are available to applicants aged 18 and over for properties in England or Wales.

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