RESIDENTIAL PRODUCT GUIDE.

Correct as of: 9 November 2026

Intermediaries only.



PRECISE.

SELECT YOUR RANGE.

FIRST-TIME BUYER.

- Rates from 5.56%
- Up to 95% LTV
- Lowering upfront costs with product fee options and incentives
- Family supported deposits allowable
- 2 and 5-year fixed rates

See products

HOME MOVER.

- Rates from 5.46%
- Simpler approach to adverse, same criteria applies to all customers
- AVMs available and confirmed on AIP
- £0 Product fees available
- Free valuations and cashback incentive options

See products

REMORTGAGE.

- Rates from 5.41%
- Lower LTV options
- AVMs available and confirmed on AIP
- 1, 2, and 5-year fixed rates

See products

PRECISE.

FIRST-TIME BUYER.

SELECT LTV

65% 75% 80% 85% 90% 95%

A first-time buyer is an applicant/applicants who have never owned a residential property, and is purchasing a property to live in as their main residence.

View full criteria in the Key Information section.

LTV **65%** 75% 80% 85% 90% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | **5-year fixed:** 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00%
BBR: 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.86%	PAAF0019	Free Valuations
	FTB2	6.08%	PAAF0103	
	FTB3	6.29%	PAAF0187	
	FTB1	6.02%	PAAF0007	Free Valuations + £500 cashback
	FTB2	6.25%	PAAF0091	
	FTB3	6.48%	PAAF0175	
5-year fixed	FTB1	5.73%	PAAF0061	Free Valuations
	FTB2	5.96%	PAAF0145	
	FTB3	6.19%	PAAF0229	
	FTB1	5.79%	PAAF0049	Free Valuations + £500 cashback
	FTB2	6.03%	PAAF0133	
	FTB3	6.26%	PAAF0217	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.98%	PAAF0025	Free Valuations
	FTB2	6.22%	PAAF0109	
	FTB3	6.46%	PAAF0193	
	FTB1	6.04%	PAAF0013	Free Valuations + £500 cashback
	FTB2	6.28%	PAAF0097	
	FTB3	6.52%	PAAF0181	
5-year fixed	FTB1	5.78%	PAAF0067	Free Valuations
	FTB2	6.02%	PAAF0151	
	FTB3	6.25%	PAAF0235	
	FTB1	5.80%	PAAF0055	Free Valuations + £500 cashback
	FTB2	6.04%	PAAF0139	
	FTB3	6.28%	PAAF0223	

Fee Saver loans from £125,000 to £10m
£0 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.14%	PAAF0037	Free Valuations
	FTB2	6.38%	PAAF0121	
	FTB3	6.63%	PAAF0205	
	FTB1	6.25%	PAAF0031	Free Valuations + £500 cashback
	FTB2	6.50%	PAAF0115	
	FTB3	6.77%	PAAF0199	
5-year fixed	FTB1	5.84%	PAAF0079	Free Valuations
	FTB2	6.08%	PAAF0163	
	FTB3	6.32%	PAAF0247	
	FTB1	5.89%	PAAF0073	Free Valuations + £500 cashback
	FTB2	6.13%	PAAF0157	
	FTB3	6.38%	PAAF0241	

Low Rate loans from £25,001 to £10m
1% fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.56%	PAAF0001	
	FTB2	5.80%	PAAF0085	
	FTB3	6.03%	PAAF0169	
5-year fixed	FTB1	5.61%	PAAF0043	
	FTB2	5.85%	PAAF0127	
	FTB3	6.08%	PAAF0211	

ADVERSE CRITERIA Click to view

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BBR: 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.06%	PAAF0020	Free Valuations
	FTB2	6.31%	PAAF0104	
	FTB3	6.56%	PAAF0188	
	FTB1	6.18%	PAAF0008	Free Valuations + £500 cashback
	FTB2	6.45%	PAAF0092	
	FTB3	6.71%	PAAF0176	
5-year fixed	FTB1	5.90%	PAAF0062	Free Valuations
	FTB2	6.17%	PAAF0146	
	FTB3	6.43%	PAAF0230	
	FTB1	5.95%	PAAF0050	Free Valuations + £500 cashback
	FTB2	6.22%	PAAF0134	
	FTB3	6.49%	PAAF0218	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.14%	PAAF0026	Free Valuations
	FTB2	6.41%	PAAF0110	
	FTB3	6.68%	PAAF0194	
	FTB1	6.20%	PAAF0014	Free Valuations + £500 cashback
	FTB2	6.47%	PAAF0098	
	FTB3	6.74%	PAAF0182	
5-year fixed	FTB1	5.94%	PAAF0068	Free Valuations
	FTB2	6.21%	PAAF0152	
	FTB3	6.47%	PAAF0236	
	FTB1	5.96%	PAAF0056	Free Valuations + £500 cashback
	FTB2	6.23%	PAAF0140	
	FTB3	6.50%	PAAF0224	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.28%	PAAF0038	Free valuations
	FTB2	6.56%	PAAF0122	
	FTB3	6.83%	PAAF0206	
	FTB1	6.38%	PAAF0032	Free valuations + £500 cashback
	FTB2	6.66%	PAAF0116	
	FTB3	6.94%	PAAF0200	
5-year fixed	FTB1	5.99%	PAAF0080	Free valuations
	FTB2	6.26%	PAAF0164	
	FTB3	6.54%	PAAF0248	
	FTB1	6.03%	PAAF0074	Free valuations + £500 cashback
	FTB2	6.30%	PAAF0158	
	FTB3	6.58%	PAAF0242	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.72%	PAAF0002	
	FTB2	5.99%	PAAF0086	
	FTB3	6.26%	PAAF0170	
5-year fixed	FTB1	5.77%	PAAF0044	
	FTB2	6.04%	PAAF0128	
	FTB3	6.31%	PAAF0212	

ADVERSE CRITERIA
Click to view

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BBR: 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.25%	PAAF0021	Free valuations
	FTB2	6.52%	PAAF0105	
	FTB3	6.78%	PAAF0189	
	FTB1	6.36%	PAAF0009	Free valuations + £500 cashback
	FTB2	6.65%	PAAF0093	
	FTB3	6.93%	PAAF0177	
5-year fixed	FTB1	6.09%	PAAF0063	Free valuations
	FTB2	6.37%	PAAF0147	
	FTB3	6.64%	PAAF0231	
	FTB1	6.13%	PAAF0051	Free valuations + £500 cashback
	FTB2	6.42%	PAAF0135	
	FTB3	6.70%	PAAF0219	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.32%	PAAF0027	Free valuations
	FTB2	6.61%	PAAF0111	
	FTB3	6.89%	PAAF0195	
	FTB1	6.38%	PAAF0015	Free valuations + £500 cashback
	FTB2	6.67%	PAAF0099	
	FTB3	6.95%	PAAF0183	
5-year fixed	FTB1	6.12%	PAAF0069	Free valuations
	FTB2	6.40%	PAAF0153	
	FTB3	6.69%	PAAF0237	
	FTB1	6.14%	PAAF0057	Free valuations + £500 cashback
	FTB2	6.43%	PAAF0141	
	FTB3	6.71%	PAAF0225	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.47%	PAAF0039	Free valuations
	FTB2	6.76%	PAAF0123	
	FTB3	7.05%	PAAF0207	
	FTB1	6.57%	PAAF0033	Free valuations + £500 cashback
	FTB2	6.86%	PAAF0117	
	FTB3	7.16%	PAAF0201	
5-year fixed	FTB1	6.18%	PAAF0081	Free valuations
	FTB2	6.46%	PAAF0165	
	FTB3	6.75%	PAAF0249	
	FTB1	6.22%	PAAF0075	Free valuations + £500 cashback
	FTB2	6.50%	PAAF0159	
	FTB3	6.80%	PAAF0243	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.90%	PAAF0003	
	FTB2	6.18%	PAAF0087	
	FTB3	6.47%	PAAF0171	
5-year fixed	FTB1	5.95%	PAAF0045	
	FTB2	6.23%	PAAF0129	
	FTB3	6.52%	PAAF0213	

ADVERSE CRITERIA Click to view

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Reversion rate: BBR + 3.00%
BBR: 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.43%	PAAF0022	Free valuations
	FTB2	6.72%	PAAF0106	
	FTB3	7.00%	PAAF0190	
	FTB1	6.55%	PAAF0010	Free valuations + £500 cashback
	FTB2	6.84%	PAAF0094	
	FTB3	7.14%	PAAF0178	
5-year fixed	FTB1	6.27%	PAAF0064	Free valuations
	FTB2	6.57%	PAAF0148	
	FTB3	6.86%	PAAF0232	
	FTB1	6.32%	PAAF0052	Free valuations + £500 cashback
	FTB2	6.62%	PAAF0136	
	FTB3	6.92%	PAAF0220	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.51%	PAAF0028	Free valuations
	FTB2	6.81%	PAAF0112	
	FTB3	7.10%	PAAF0196	
	FTB1	6.56%	PAAF0016	Free valuations + £500 cashback
	FTB2	6.86%	PAAF0100	
	FTB3	7.16%	PAAF0184	
5-year fixed	FTB1	6.30%	PAAF0070	Free valuations
	FTB2	6.60%	PAAF0154	
	FTB3	6.90%	PAAF0238	
	FTB1	6.32%	PAAF0058	Free valuations + £500 cashback
	FTB2	6.63%	PAAF0142	
	FTB3	6.93%	PAAF0226	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.65%	PAAF0040	Free valuations
	FTB2	6.96%	PAAF0124	
	FTB3	7.27%	PAAF0208	
	FTB1	6.75%	PAAF0034	Free valuations + £500 cashback
	FTB2	7.06%	PAAF0118	
	FTB3	7.38%	PAAF0202	
5-year fixed	FTB1	6.36%	PAAF0082	Free valuations
	FTB2	6.66%	PAAF0166	
	FTB3	6.97%	PAAF0250	
	FTB1	6.40%	PAAF0076	Free valuations + £500 cashback
	FTB2	6.70%	PAAF0160	
	FTB3	7.01%	PAAF0244	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.08%	PAAF0004	
	FTB2	6.38%	PAAF0088	
	FTB3	6.68%	PAAF0172	
5-year fixed	FTB1	6.13%	PAAF0046	
	FTB2	6.43%	PAAF0130	
	FTB3	6.73%	PAAF0214	

ADVERSE CRITERIA Click to view

LTV 65% 75% 80% 85% **90%** 95%

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ERCs: 2-year fixed: 4%, 3% | **5-year fixed:** 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00%
BBR: 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.72%	PAAF0023	Free valuations
	FTB2	7.03%	PAAF0107	
	FTB3	7.33%	PAAF0191	
	FTB1	6.84%	PAAF0011	Free valuations + £500 cashback
	FTB2	7.15%	PAAF0095	
	FTB3	7.47%	PAAF0179	
5-year fixed	FTB1	6.56%	PAAF0065	Free valuations
	FTB2	6.88%	PAAF0149	
	FTB3	7.19%	PAAF0233	
	FTB1	6.61%	PAAF0053	Free valuations + £500 cashback
	FTB2	6.93%	PAAF0137	
	FTB3	7.24%	PAAF0221	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.80%	PAAF0029	Free valuations
	FTB2	7.11%	PAAF0113	
	FTB3	7.43%	PAAF0197	
	FTB1	6.86%	PAAF0017	Free valuations + £500 cashback
	FTB2	7.17%	PAAF0101	
	FTB3	7.49%	PAAF0185	
5-year fixed	FTB1	6.59%	PAAF0071	Free valuations
	FTB2	6.91%	PAAF0155	
	FTB3	7.23%	PAAF0239	
	FTB1	6.62%	PAAF0059	Free valuations + £500 cashback
	FTB2	6.93%	PAAF0143	
	FTB3	7.25%	PAAF0227	

Fee Saver loans from £125,000 to £3m
£0 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.94%	PAAF0041	Free valuations
	FTB2	7.26%	PAAF0125	
	FTB3	7.59%	PAAF0209	
	FTB1	7.03%	PAAF0035	Free valuations + £500 cashback
	FTB2	7.37%	PAAF0119	
	FTB3	7.70%	PAAF0203	
5-year fixed	FTB1	6.65%	PAAF0083	Free valuations
	FTB2	6.97%	PAAF0167	
	FTB3	7.29%	PAAF0251	
	FTB1	6.69%	PAAF0077	Free valuations + £500 cashback
	FTB2	7.01%	PAAF0161	
	FTB3	7.34%	PAAF0245	

Low Rate loans from £25,001 to £3m
1% fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.37%	PAAF0005	
	FTB2	6.69%	PAAF0089	
	FTB3	7.01%	PAAF0173	
5-year fixed	FTB1	6.42%	PAAF0047	
	FTB2	6.74%	PAAF0131	
	FTB3	7.06%	PAAF0215	

ADVERSE CRITERIA Click to view

LTV 65% 75% 80% 85% 90% **95%**

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Reversion rate: BBR + 3.00%
BBR: 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.83%	PAAF0024	Free valuations
	FTB2	7.17%	PAAF0108	
	FTB3	7.48%	PAAF0192	
	FTB1	6.96%	PAAF0012	Free valuations + £500 cashback
	FTB2	7.29%	PAAF0096	
	FTB3	7.62%	PAAF0180	
5-year fixed	FTB1	6.68%	PAAF0066	Free valuations
	FTB2	7.01%	PAAF0150	
	FTB3	7.34%	PAAF0234	
	FTB1	6.73%	PAAF0054	Free valuations + £500 cashback
	FTB2	7.06%	PAAF0138	
	FTB3	7.40%	PAAF0222	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.93%	PAAF0030	Free valuations
	FTB2	7.26%	PAAF0114	
	FTB3	7.58%	PAAF0198	
	FTB1	6.98%	PAAF0018	Free valuations + £500 cashback
	FTB2	7.31%	PAAF0102	
	FTB3	7.65%	PAAF0186	
5-year fixed	FTB1	6.72%	PAAF0072	Free valuations
	FTB2	7.05%	PAAF0156	
	FTB3	7.38%	PAAF0240	
	FTB1	6.74%	PAAF0060	Free valuations + £500 cashback
	FTB2	7.07%	PAAF0144	
	FTB3	7.41%	PAAF0228	

Fee Saver loans from £125,000 to £2m
£0 fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	7.06%	PAAF0042	Free valuations
	FTB2	7.40%	PAAF0126	
	FTB3	7.74%	PAAF0210	
	FTB1	7.16%	PAAF0036	Free valuations + £500 cashback
	FTB2	7.50%	PAAF0120	
	FTB3	7.85%	PAAF0204	
5-year fixed	FTB1	6.77%	PAAF0084	Free valuations
	FTB2	7.11%	PAAF0168	
	FTB3	7.44%	PAAF0252	
	FTB1	6.81%	PAAF0078	Free valuations + £500 cashback
	FTB2	7.15%	PAAF0162	
	FTB3	7.49%	PAAF0246	

Low Rate loans from £25,001 to £2m
1% fee

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.49%	PAAF0006	
	FTB2	6.83%	PAAF0090	
	FTB3	7.16%	PAAF0174	
5-year fixed	FTB1	6.54%	PAAF0048	
	FTB2	6.88%	PAAF0132	
	FTB3	7.21%	PAAF0216	

ADVERSE CRITERIA Click to view

HOME MOVER.

SELECT LTV

55% 65% 75% 80% 85% 90% 95%

A home mover is an applicant/applicants who currently owns, or has previously owned, a residential property and is purchasing a new property to live in as their main residence. This may include applicants selling their existing property or retaining it, subject to lending criteria.

View full criteria in the Key Information section.

LTV **55%** 65% 75% 80% 85% 90% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

ADVERSE CRITERIA
Click to view

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.14%	PAAE0274	Free valuations
	HM2	6.31%	PAAE0415	
	HM3	6.45%	PAAE0556	
	HM4	6.55%	PAAE0697	
	HM1	6.35%	PAAE0260	Free valuations + £350 cashback
	HM2	6.54%	PAAE0401	
	HM3	6.68%	PAAE0542	
	HM4	6.79%	PAAE0683	
2-year fixed	HM1	5.77%	PAAF0321	Free valuations
	HM2	5.95%	PAAF0462	
	HM3	6.09%	PAAF0603	
	HM4	6.21%	PAAF0744	
	HM1	5.87%	PAAF0307	Free valuations + £350 cashback
	HM2	6.07%	PAAF0448	
	HM3	6.20%	PAAF0589	
	HM4	6.33%	PAAF0730	
5-year fixed	HM1	5.63%	PAAF0368	Free valuations
	HM2	5.83%	PAAF0509	
	HM3	5.96%	PAAF0650	
	HM4	6.09%	PAAF0791	
	HM1	5.67%	PAAF0354	Free valuations + £350 cashback
	HM2	5.88%	PAAF0495	
	HM3	6.01%	PAAF0636	
	HM4	6.14%	PAAF0777	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.37%	PAAE0281	Free valuations
	HM2	6.58%	PAAE0422	
	HM3	6.68%	PAAE0563	
	HM4	6.82%	PAAE0704	
	HM1	6.46%	PAAE0267	Free valuations + £350 cashback
	HM2	6.66%	PAAE0408	
	HM3	6.78%	PAAE0549	
	HM4	6.92%	PAAE0690	
2-year fixed	HM1	5.88%	PAAF0328	Free valuations
	HM2	6.09%	PAAF0469	
	HM3	6.20%	PAAF0610	
	HM4	6.34%	PAAF0751	
	HM1	5.92%	PAAF0314	Free valuations + £350 cashback
	HM2	6.13%	PAAF0455	
	HM3	6.25%	PAAF0596	
	HM4	6.39%	PAAF0737	
5-year fixed	HM1	5.68%	PAAF0375	Free valuations
	HM2	5.88%	PAAF0516	
	HM3	6.01%	PAAF0657	
	HM4	6.14%	PAAF0798	
	HM1	5.70%	PAAF0361	Free valuations + £350 cashback
	HM2	5.90%	PAAF0502	
	HM3	6.03%	PAAF0643	
	HM4	6.16%	PAAF0784	

Low Rate loans from £25,001 to £10m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.53%	PAAE0253	
	HM2	5.73%	PAAE0394	
	HM3	5.86%	PAAE0535	
	HM4	6.00%	PAAE0676	
2-year fixed	HM1	5.46%	PAAF0300	
	HM2	5.66%	PAAF0441	
	HM3	5.79%	PAAF0582	
	HM4	5.93%	PAAF0723	
5-year fixed	HM1	5.51%	PAAF0347	
	HM2	5.71%	PAAF0488	
	HM3	5.84%	PAAF0629	
	HM4	5.98%	PAAF0770	

LTV 55% **65%** 75% 80% 85% 90% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.38%	PAAE0275	Free valuations
	HM2	6.54%	PAAE0416	
	HM3	6.67%	PAAE0557	
	HM4	6.76%	PAAE0698	
	HM1	6.53%	PAAE0261	Free valuations + £350 cashback
	HM2	6.73%	PAAE0402	
	HM3	6.87%	PAAE0543	
	HM4	7.00%	PAAE0684	
2-year fixed	HM1	5.94%	PAAF0322	Free valuations
	HM2	6.14%	PAAF0463	
	HM3	6.28%	PAAF0604	
	HM4	6.41%	PAAF0745	
	HM1	6.02%	PAAF0308	Free valuations + £350 cashback
	HM2	6.24%	PAAF0449	
	HM3	6.38%	PAAF0590	
	HM4	6.52%	PAAF0731	
5-year fixed	HM1	5.77%	PAAF0369	Free valuations
	HM2	6.00%	PAAF0510	
	HM3	6.14%	PAAF0651	
	HM4	6.29%	PAAF0792	
	HM1	5.80%	PAAF0355	Free valuations + £350 cashback
	HM2	6.03%	PAAF0496	
	HM3	6.18%	PAAF0637	
	HM4	6.33%	PAAF0778	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.49%	PAAE0282	Free valuations
	HM2	6.75%	PAAE0423	
	HM3	6.89%	PAAE0564	
	HM4	7.06%	PAAE0705	
	HM1	6.58%	PAAE0268	Free valuations + £350 cashback
	HM2	6.82%	PAAE0409	
	HM3	6.97%	PAAE0550	
	HM4	7.13%	PAAE0691	
2-year fixed	HM1	6.00%	PAAF0329	Free valuations
	HM2	6.25%	PAAF0470	
	HM3	6.39%	PAAF0611	
	HM4	6.56%	PAAF0752	
	HM1	6.04%	PAAF0315	Free valuations + £350 cashback
	HM2	6.28%	PAAF0456	
	HM3	6.43%	PAAF0597	
	HM4	6.59%	PAAF0738	
5-year fixed	HM1	5.80%	PAAF0376	Free valuations
	HM2	6.04%	PAAF0517	
	HM3	6.18%	PAAF0658	
	HM4	6.35%	PAAF0799	
	HM1	5.81%	PAAF0362	Free valuations + £350 cashback
	HM2	6.05%	PAAF0503	
	HM3	6.20%	PAAF0644	
	HM4	6.36%	PAAF0785	

Fee Saver loans from £125,000 to £10m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.77%	PAAE0294	Free valuations
	HM2	6.99%	PAAE0435	
	HM3	7.19%	PAAE0576	
	HM4	7.36%	PAAE0717	
	HM1	6.90%	PAAE0288	Free valuations + £350 cashback
	HM2	7.09%	PAAE0429	
	HM3	7.34%	PAAE0570	
	HM4	7.53%	PAAE0711	
2-year fixed	HM1	6.14%	PAAF0341	Free valuations
	HM2	6.37%	PAAF0482	
	HM3	6.54%	PAAF0623	
	HM4	6.71%	PAAF0764	
	HM1	6.20%	PAAF0335	Free valuations + £350 cashback
	HM2	6.42%	PAAF0476	
	HM3	6.62%	PAAF0617	
	HM4	6.79%	PAAF0758	
5-year fixed	HM1	5.85%	PAAF0388	Free valuations
	HM2	6.09%	PAAF0529	
	HM3	6.24%	PAAF0670	
	HM4	6.41%	PAAF0811	
	HM1	5.88%	PAAF0382	Free valuations + £350 cashback
	HM2	6.11%	PAAF0523	
	HM3	6.28%	PAAF0664	
	HM4	6.44%	PAAF0805	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.65%	PAAE0254	
	HM2	5.88%	PAAE0395	
	HM3	6.03%	PAAE0536	
	HM4	6.19%	PAAE0677	
2-year fixed	HM1	5.58%	PAAF0301	
	HM2	5.81%	PAAF0442	
	HM3	5.96%	PAAF0583	
	HM4	6.12%	PAAF0724	
5-year fixed	HM1	5.63%	PAAF0348	
	HM2	5.86%	PAAF0489	
	HM3	6.01%	PAAF0630	
	HM4	6.17%	PAAF0771	

ADVERSE CRITERIA Click to view

LTV 55% | 65% | **75%** | 80% | 85% | 90% | 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.45%	PAAE0276	Free valuations
	HM2	6.66%	PAAE0417	
	HM3	6.84%	PAAE0558	
	HM4	6.97%	PAAE0699	
	HM1	6.60%	PAAE0262	Free valuations + £350 cashback
	HM2	6.84%	PAAE0403	
	HM3	7.02%	PAAE0544	
	HM4	7.17%	PAAE0685	
2-year fixed	HM1	6.02%	PAAF0323	Free valuations
	HM2	6.26%	PAAF0464	
	HM3	6.43%	PAAF0605	
	HM4	6.59%	PAAF0746	
	HM1	6.09%	PAAF0309	Free valuations + £350 cashback
	HM2	6.35%	PAAF0450	
	HM3	6.52%	PAAF0591	
	HM4	6.69%	PAAF0732	
5-year fixed	HM1	5.85%	PAAF0370	Free valuations
	HM2	6.11%	PAAF0511	
	HM3	6.28%	PAAF0652	
	HM4	6.45%	PAAF0793	
	HM1	5.88%	PAAF0356	Free valuations + £350 cashback
	HM2	6.14%	PAAF0497	
	HM3	6.32%	PAAF0638	
	HM4	6.49%	PAAF0779	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.60%	PAAE0283	Free valuations
	HM2	6.88%	PAAE0424	
	HM3	7.02%	PAAE0565	
	HM4	7.18%	PAAE0706	
	HM1	6.67%	PAAE0269	Free valuations + £350 cashback
	HM2	6.94%	PAAE0410	
	HM3	7.10%	PAAE0551	
	HM4	7.27%	PAAE0692	
2-year fixed	HM1	6.09%	PAAF0330	Free valuations
	HM2	6.37%	PAAF0471	
	HM3	6.52%	PAAF0612	
	HM4	6.69%	PAAF0753	
	HM1	6.13%	PAAF0316	Free valuations + £350 cashback
	HM2	6.40%	PAAF0457	
	HM3	6.56%	PAAF0598	
	HM4	6.74%	PAAF0739	
5-year fixed	HM1	5.88%	PAAF0377	Free valuations
	HM2	6.15%	PAAF0518	
	HM3	6.32%	PAAF0659	
	HM4	6.49%	PAAF0800	
	HM1	5.89%	PAAF0363	Free valuations + £350 cashback
	HM2	6.16%	PAAF0504	
	HM3	6.33%	PAAF0645	
	HM4	6.51%	PAAF0786	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.82%	PAAE0295	Free valuations
	HM2	7.13%	PAAE0436	
	HM3	7.31%	PAAE0577	
	HM4	7.52%	PAAE0718	
	HM1	6.92%	PAAE0289	Free valuations + £350 cashback
	HM2	7.26%	PAAE0430	
	HM3	7.46%	PAAE0571	
	HM4	7.69%	PAAE0712	
2-year fixed	HM1	6.20%	PAAF0342	Free valuations
	HM2	6.49%	PAAF0483	
	HM3	6.67%	PAAF0624	
	HM4	6.86%	PAAF0765	
	HM1	6.25%	PAAF0336	Free valuations + £350 cashback
	HM2	6.56%	PAAF0477	
	HM3	6.74%	PAAF0618	
	HM4	6.95%	PAAF0759	
5-year fixed	HM1	5.92%	PAAF0389	Free valuations
	HM2	6.20%	PAAF0530	
	HM3	6.37%	PAAF0671	
	HM4	6.56%	PAAF0812	
	HM1	5.94%	PAAF0383	Free valuations + £350 cashback
	HM2	6.23%	PAAF0524	
	HM3	6.40%	PAAF0665	
	HM4	6.59%	PAAF0806	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.73%	PAAE0255	
	HM2	6.00%	PAAE0396	
	HM3	6.17%	PAAE0537	
	HM4	6.35%	PAAE0678	
2-year fixed	HM1	5.66%	PAAF0302	
	HM2	5.93%	PAAF0443	
	HM3	6.10%	PAAF0584	
	HM4	6.28%	PAAF0725	
5-year fixed	HM1	5.71%	PAAF0349	
	HM2	5.98%	PAAF0490	
	HM3	6.15%	PAAF0631	
	HM4	6.33%	PAAF0772	

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LTV 55% 65% 75% **80%** 85% 90% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.68%	PAAE0277	Free valuations
	HM2	6.93%	PAAE0418	
	HM3	7.11%	PAAE0559	
	HM4	7.26%	PAAE0700	
	HM1	6.83%	PAAE0263	Free valuations + £350 cashback
	HM2	7.10%	PAAE0404	
	HM3	7.28%	PAAE0545	
	HM4	7.45%	PAAE0686	
2-year fixed	HM1	6.25%	PAAF0324	Free valuations
	HM2	6.52%	PAAF0465	
	HM3	6.70%	PAAF0606	
	HM4	6.87%	PAAF0747	
	HM1	6.32%	PAAF0310	Free valuations + £350 cashback
	HM2	6.60%	PAAF0451	
	HM3	6.78%	PAAF0592	
	HM4	6.96%	PAAF0733	
5-year fixed	HM1	6.08%	PAAF0371	Free valuations
	HM2	6.36%	PAAF0512	
	HM3	6.54%	PAAF0653	
	HM4	6.72%	PAAF0794	
	HM1	6.11%	PAAF0357	Free valuations + £350 cashback
	HM2	6.39%	PAAF0498	
	HM3	6.57%	PAAF0639	
	HM4	6.76%	PAAF0780	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.82%	PAAE0284	Free valuations
	HM2	7.10%	PAAE0425	
	HM3	7.28%	PAAE0566	
	HM4	7.47%	PAAE0707	
	HM1	6.89%	PAAE0270	Free valuations + £350 cashback
	HM2	7.18%	PAAE0411	
	HM3	7.35%	PAAE0552	
	HM4	7.55%	PAAE0693	
2-year fixed	HM1	6.32%	PAAF0331	Free valuations
	HM2	6.60%	PAAF0472	
	HM3	6.78%	PAAF0613	
	HM4	6.97%	PAAF0754	
	HM1	6.35%	PAAF0317	Free valuations + £350 cashback
	HM2	6.64%	PAAF0458	
	HM3	6.82%	PAAF0599	
	HM4	7.01%	PAAF0740	
5-year fixed	HM1	6.11%	PAAF0378	Free valuations
	HM2	6.39%	PAAF0519	
	HM3	6.57%	PAAF0660	
	HM4	6.76%	PAAF0801	
	HM1	6.12%	PAAF0364	Free valuations + £350 cashback
	HM2	6.41%	PAAF0505	
	HM3	6.59%	PAAF0646	
	HM4	6.78%	PAAF0787	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.07%	PAAE0296	Free valuations
	HM2	7.37%	PAAE0437	
	HM3	7.55%	PAAE0578	
	HM4	7.79%	PAAE0719	
	HM1	7.19%	PAAE0290	Free valuations + £350 cashback
	HM2	7.50%	PAAE0431	
	HM3	7.67%	PAAE0572	
	HM4	7.96%	PAAE0713	
2-year fixed	HM1	6.44%	PAAF0343	Free valuations
	HM2	6.74%	PAAF0484	
	HM3	6.91%	PAAF0625	
	HM4	7.13%	PAAF0766	
	HM1	6.50%	PAAF0337	Free valuations + £350 cashback
	HM2	6.80%	PAAF0478	
	HM3	6.98%	PAAF0619	
	HM4	7.22%	PAAF0760	
5-year fixed	HM1	6.16%	PAAF0390	Free valuations
	HM2	6.45%	PAAF0531	
	HM3	6.63%	PAAF0672	
	HM4	6.83%	PAAF0813	
	HM1	6.18%	PAAF0384	Free valuations + £350 cashback
	HM2	6.47%	PAAF0525	
	HM3	6.65%	PAAF0666	
	HM4	6.86%	PAAF0807	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.95%	PAAE0256	
	HM2	6.24%	PAAE0397	
	HM3	6.42%	PAAE0538	
	HM4	6.61%	PAAE0679	
2-year fixed	HM1	5.88%	PAAF0303	
	HM2	6.17%	PAAF0444	
	HM3	6.35%	PAAF0585	
	HM4	6.54%	PAAF0726	
5-year fixed	HM1	5.93%	PAAF0350	
	HM2	6.22%	PAAF0491	
	HM3	6.40%	PAAF0632	
	HM4	6.59%	PAAF0773	

ADVERSE CRITERIA
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LTV 55% | 65% | 75% | 80% | **85%** | 90% | 95%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.81%	PAAE0278	Free valuations
	HM2	7.13%	PAAE0419	
	HM3	7.28%	PAAE0560	
	HM4	7.46%	PAAE0701	
	HM1	6.98%	PAAE0264	Free valuations + £350 cashback
	HM2	7.29%	PAAE0405	
	HM3	7.46%	PAAE0546	
	HM4	7.65%	PAAE0687	
2-year fixed	HM1	6.40%	PAAF0325	Free valuations
	HM2	6.71%	PAAF0466	
	HM3	6.88%	PAAF0607	
	HM4	7.07%	PAAF0748	
	HM1	6.48%	PAAF0311	Free valuations + £350 cashback
	HM2	6.79%	PAAF0452	
	HM3	6.97%	PAAF0593	
	HM4	7.16%	PAAF0734	
5-year fixed	HM1	6.24%	PAAF0372	Free valuations
	HM2	6.55%	PAAF0513	
	HM3	6.73%	PAAF0654	
	HM4	6.92%	PAAF0795	
	HM1	6.27%	PAAF0358	Free valuations + £350 cashback
	HM2	6.58%	PAAF0499	
	HM3	6.76%	PAAF0640	
	HM4	6.96%	PAAF0781	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.98%	PAAE0285	Free valuations
	HM2	7.27%	PAAE0426	
	HM3	7.48%	PAAE0567	
	HM4	7.68%	PAAE0708	
	HM1	7.06%	PAAE0271	Free valuations + £350 cashback
	HM2	7.35%	PAAE0412	
	HM3	7.56%	PAAE0553	
	HM4	7.75%	PAAE0694	
2-year fixed	HM1	6.48%	PAAF0332	Free valuations
	HM2	6.78%	PAAF0473	
	HM3	6.98%	PAAF0614	
	HM4	7.18%	PAAF0755	
	HM1	6.52%	PAAF0318	Free valuations + £350 cashback
	HM2	6.82%	PAAF0459	
	HM3	7.02%	PAAF0600	
	HM4	7.22%	PAAF0741	
5-year fixed	HM1	6.27%	PAAF0379	Free valuations
	HM2	6.57%	PAAF0520	
	HM3	6.77%	PAAF0661	
	HM4	6.97%	PAAF0802	
	HM1	6.29%	PAAF0365	Free valuations + £350 cashback
	HM2	6.59%	PAAF0506	
	HM3	6.78%	PAAF0647	
	HM4	6.98%	PAAF0788	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.22%	PAAE0297	Free valuations
	HM2	7.55%	PAAE0438	
	HM3	7.75%	PAAE0579	
	HM4	7.95%	PAAE0720	
	HM1	7.32%	PAAE0291	Free valuations + £350 cashback
	HM2	7.67%	PAAE0432	
	HM3	7.89%	PAAE0573	
	HM4	8.09%	PAAE0714	
2-year fixed	HM1	6.60%	PAAF0344	Free valuations
	HM2	6.92%	PAAF0485	
	HM3	7.11%	PAAF0626	
	HM4	7.31%	PAAF0767	
	HM1	6.65%	PAAF0338	Free valuations + £350 cashback
	HM2	6.98%	PAAF0479	
	HM3	7.18%	PAAF0620	
	HM4	7.38%	PAAF0761	
5-year fixed	HM1	6.32%	PAAF0391	Free valuations
	HM2	6.63%	PAAF0532	
	HM3	6.82%	PAAF0673	
	HM4	7.02%	PAAF0814	
	HM1	6.34%	PAAF0385	Free valuations + £350 cashback
	HM2	6.65%	PAAF0526	
	HM3	6.85%	PAAF0667	
	HM4	7.05%	PAAF0808	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.12%	PAAE0257	
	HM2	6.42%	PAAE0398	
	HM3	6.62%	PAAE0539	
	HM4	6.82%	PAAE0680	
2-year fixed	HM1	6.05%	PAAF0304	
	HM2	6.35%	PAAF0445	
	HM3	6.55%	PAAF0586	
	HM4	6.75%	PAAF0727	
5-year fixed	HM1	6.10%	PAAF0351	
	HM2	6.40%	PAAF0492	
	HM3	6.60%	PAAF0633	
	HM4	6.80%	PAAF0774	

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LTV 55% | 65% | 75% | 80% | 85% | **90%** | 95%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

ADVERSE CRITERIA Click to view

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.09%	PAAE0279	Free valuations
	HM2	7.40%	PAAE0420	
	HM3	7.58%	PAAE0561	
	HM4	7.73%	PAAE0702	
	HM1	7.25%	PAAE0265	Free valuations + £350 cashback
	HM2	7.57%	PAAE0406	
	HM3	7.76%	PAAE0547	
	HM4	7.94%	PAAE0688	
2-year fixed	HM1	6.67%	PAAF0326	Free valuations
	HM2	6.99%	PAAF0467	
	HM3	7.17%	PAAF0608	
	HM4	7.36%	PAAF0749	
	HM1	6.75%	PAAF0312	Free valuations + £350 cashback
	HM2	7.07%	PAAF0453	
	HM3	7.26%	PAAF0594	
	HM4	7.46%	PAAF0735	
5-year fixed	HM1	6.51%	PAAF0373	Free valuations
	HM2	6.83%	PAAF0514	
	HM3	7.02%	PAAF0655	
	HM4	7.22%	PAAF0796	
	HM1	6.54%	PAAF0359	Free valuations + £350 cashback
	HM2	6.86%	PAAF0500	
	HM3	7.06%	PAAF0641	
	HM4	7.27%	PAAF0782	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.24%	PAAE0286	Free valuations
	HM2	7.56%	PAAE0427	
	HM3	7.73%	PAAE0568	
	HM4	7.97%	PAAE0709	
	HM1	7.32%	PAAE0272	Free valuations + £350 cashback
	HM2	7.64%	PAAE0413	
	HM3	7.83%	PAAE0554	
	HM4	8.05%	PAAE0695	
2-year fixed	HM1	6.75%	PAAF0333	Free valuations
	HM2	7.07%	PAAF0474	
	HM3	7.25%	PAAF0615	
	HM4	7.48%	PAAF0756	
	HM1	6.79%	PAAF0319	Free valuations + £350 cashback
	HM2	7.11%	PAAF0460	
	HM3	7.30%	PAAF0601	
	HM4	7.52%	PAAF0742	
5-year fixed	HM1	6.54%	PAAF0380	Free valuations
	HM2	6.86%	PAAF0521	
	HM3	7.05%	PAAF0662	
	HM4	7.27%	PAAF0803	
	HM1	6.56%	PAAF0366	Free valuations + £350 cashback
	HM2	6.88%	PAAF0507	
	HM3	7.07%	PAAF0648	
	HM4	7.29%	PAAF0789	

Fee Saver loans from £125,000 to £3m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.50%	PAAE0298	Free valuations
	HM2	7.84%	PAAE0439	
	HM3	8.06%	PAAE0580	
	HM4	8.26%	PAAE0721	
	HM1	7.62%	PAAE0292	Free valuations + £350 cashback
	HM2	7.96%	PAAE0433	
	HM3	8.21%	PAAE0574	
	HM4	8.39%	PAAE0715	
2-year fixed	HM1	6.88%	PAAF0345	Free valuations
	HM2	7.20%	PAAF0486	
	HM3	7.41%	PAAF0627	
	HM4	7.62%	PAAF0768	
	HM1	6.93%	PAAF0339	Free valuations + £350 cashback
	HM2	7.27%	PAAF0480	
	HM3	7.49%	PAAF0621	
	HM4	7.69%	PAAF0762	
5-year fixed	HM1	6.59%	PAAF0392	Free valuations
	HM2	6.91%	PAAF0533	
	HM3	7.12%	PAAF0674	
	HM4	7.33%	PAAF0815	
	HM1	6.62%	PAAF0386	Free valuations + £350 cashback
	HM2	6.94%	PAAF0527	
	HM3	7.15%	PAAF0668	
	HM4	7.36%	PAAF0809	

Low Rate loans from £25,001 to £3m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.39%	PAAE0258	
	HM2	6.71%	PAAE0399	
	HM3	6.91%	PAAE0540	
	HM4	7.12%	PAAE0681	
2-year fixed	HM1	6.32%	PAAF0305	
	HM2	6.64%	PAAF0446	
	HM3	6.84%	PAAF0587	
	HM4	7.05%	PAAF0728	
5-year fixed	HM1	6.37%	PAAF0352	
	HM2	6.69%	PAAF0493	
	HM3	6.89%	PAAF0634	
	HM4	7.10%	PAAF0775	

LTV 55% 65% 75% 80% 85% 90% **95%**

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.25%	PAAE0280	Free valuations
	HM2	7.56%	PAAE0421	
	HM3	7.75%	PAAE0562	
	HM4	8.00%	PAAE0703	
	HM1	7.39%	PAAE0266	Free valuations + £350 cashback
	HM2	7.72%	PAAE0407	
	HM3	7.92%	PAAE0548	
	HM4	8.16%	PAAE0689	
2-year fixed	HM1	6.81%	PAAF0327	Free valuations
	HM2	7.14%	PAAF0468	
	HM3	7.34%	PAAF0609	
	HM4	7.57%	PAAF0750	
	HM1	6.89%	PAAF0313	Free valuations + £350 cashback
	HM2	7.22%	PAAF0454	
	HM3	7.42%	PAAF0595	
	HM4	7.65%	PAAF0736	
5-year fixed	HM1	6.65%	PAAF0374	Free valuations
	HM2	6.98%	PAAF0515	
	HM3	7.18%	PAAF0656	
	HM4	7.41%	PAAF0797	
	HM1	6.68%	PAAF0360	Free valuations + £350 cashback
	HM2	7.01%	PAAF0501	
	HM3	7.22%	PAAF0642	
	HM4	7.44%	PAAF0783	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.37%	PAAE0287	Free valuations
	HM2	7.70%	PAAE0428	
	HM3	7.95%	PAAE0569	
	HM4	8.18%	PAAE0710	
	HM1	7.45%	PAAE0273	Free valuations + £350 cashback
	HM2	7.78%	PAAE0414	
	HM3	8.01%	PAAE0555	
	HM4	8.24%	PAAE0696	
2-year fixed	HM1	6.88%	PAAF0334	Free valuations
	HM2	7.21%	PAAF0475	
	HM3	7.44%	PAAF0616	
	HM4	7.66%	PAAF0757	
	HM1	6.92%	PAAF0320	Free valuations + £350 cashback
	HM2	7.25%	PAAF0461	
	HM3	7.47%	PAAF0602	
	HM4	7.69%	PAAF0743	
5-year fixed	HM1	6.67%	PAAF0381	Free valuations
	HM2	7.00%	PAAF0522	
	HM3	7.22%	PAAF0663	
	HM4	7.45%	PAAF0804	
	HM1	6.69%	PAAF0367	Free valuations + £350 cashback
	HM2	7.02%	PAAF0508	
	HM3	7.23%	PAAF0649	
	HM4	7.46%	PAAF0790	

Fee Saver loans from £125,000 to £2m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.65%	PAAE0299	Free valuations
	HM2	7.98%	PAAE0440	
	HM3	8.18%	PAAE0581	
	HM4	8.36%	PAAE0722	
	HM1	7.77%	PAAE0293	Free valuations + £350 cashback
	HM2	8.10%	PAAE0434	
	HM3	8.30%	PAAE0575	
	HM4	8.44%	PAAE0716	
2-year fixed	HM1	7.01%	PAAF0346	Free valuations
	HM2	7.35%	PAAF0487	
	HM3	7.55%	PAAF0628	
	HM4	7.76%	PAAF0769	
	HM1	7.08%	PAAF0340	Free valuations + £350 cashback
	HM2	7.41%	PAAF0481	
	HM3	7.61%	PAAF0622	
	HM4	7.79%	PAAF0763	
5-year fixed	HM1	6.73%	PAAF0393	Free valuations
	HM2	7.06%	PAAF0534	
	HM3	7.27%	PAAF0675	
	HM4	7.48%	PAAF0816	
	HM1	6.75%	PAAF0387	Free valuations + £350 cashback
	HM2	7.08%	PAAF0528	
	HM3	7.29%	PAAF0669	
	HM4	7.50%	PAAF0810	

Low Rate loans from £25,001 to £2m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.52%	PAAE0259	
	HM2	6.85%	PAAE0400	
	HM3	7.06%	PAAE0541	
	HM4	7.29%	PAAE0682	
2-year fixed	HM1	6.45%	PAAF0306	
	HM2	6.78%	PAAF0447	
	HM3	6.99%	PAAF0588	
	HM4	7.22%	PAAF0729	
5-year fixed	HM1	6.50%	PAAF0353	
	HM2	6.83%	PAAF0494	
	HM3	7.04%	PAAF0635	
	HM4	7.27%	PAAF0776	

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REMORTGAGE.

SELECT LTV

55% 60% 65% 75% 80% 85% 95%

A remortgager is an applicant/applicants who already owns the property being mortgaged and is switching their existing mortgage to a new lender or product, with or without raising additional funds, without moving home.

View full criteria in the Key Information section.

LTV **55%** 60% 65% 75% 80% 85% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

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Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.15%	PAAE0838	Free valuations
	R2	6.22%	PAAE0973	
	R3	6.37%	PAAE1108	
	R4	6.43%	PAAE1243	
	R5	6.51%	PAAE1378	
	R1	6.33%	PAAE0824	Free valuations + £350 cashback
	R2	6.43%	PAAE0959	
	R3	6.58%	PAAE1094	
	R4	6.65%	PAAE1229	
	R5	6.75%	PAAE1364	
2-year fixed	R1	5.74%	PAAF0883	Free valuations
	R2	5.84%	PAAF1018	
	R3	5.99%	PAAF1153	
	R4	6.06%	PAAF1288	
	R5	6.16%	PAAF1423	
	R1	5.83%	PAAF0869	Free valuations + £350 cashback
	R2	5.95%	PAAF1004	
	R3	6.09%	PAAF1139	
	R4	6.18%	PAAF1274	
	R5	6.29%	PAAF1409	
5-year fixed	R1	5.59%	PAAF0928	Free valuations
	R2	5.71%	PAAF1063	
	R3	5.85%	PAAF1198	
	R4	5.94%	PAAF1333	
	R5	6.05%	PAAF1468	
	R1	5.63%	PAAF0914	Free valuations + £350 cashback
	R2	5.75%	PAAF1049	
	R3	5.90%	PAAF1184	
	R4	5.98%	PAAF1319	
	R5	6.10%	PAAF1454	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.35%	PAAE0845	Free valuations
	R2	6.47%	PAAE0980	
	R3	6.61%	PAAE1115	
	R4	6.67%	PAAE1250	
	R5	6.79%	PAAE1385	
	R1	6.42%	PAAE0831	Free valuations + £350 cashback
	R2	6.54%	PAAE0966	
	R3	6.69%	PAAE1101	
	R4	6.76%	PAAE1236	
	R5	6.88%	PAAE1371	
2-year fixed	R1	5.84%	PAAF0890	Free valuations
	R2	5.97%	PAAF1025	
	R3	6.11%	PAAF1160	
	R4	6.19%	PAAF1295	
	R5	6.31%	PAAF1430	
	R1	5.88%	PAAF0876	Free valuations + £350 cashback
	R2	6.00%	PAAF1011	
	R3	6.15%	PAAF1146	
	R4	6.23%	PAAF1281	
	R5	6.35%	PAAF1416	
5-year fixed	R1	5.63%	PAAF0935	Free valuations
	R2	5.76%	PAAF1070	
	R3	5.90%	PAAF1205	
	R4	5.99%	PAAF1340	
	R5	6.11%	PAAF1475	
	R1	5.65%	PAAF0921	Free valuations + £350 cashback
	R2	5.77%	PAAF1056	
	R3	5.92%	PAAF1191	
	R4	6.00%	PAAF1326	
	R5	6.13%	PAAF1461	

Low Rate loans from £25,001 to £10m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.48%	PAAE0817	
	R2	5.61%	PAAE0952	
	R3	5.75%	PAAE1087	
	R4	5.84%	PAAE1222	
	R5	5.96%	PAAE1357	
2-year fixed	R1	5.41%	PAAF0862	
	R2	5.54%	PAAF0997	
	R3	5.68%	PAAF1132	
	R4	5.77%	PAAF1267	
	R5	5.89%	PAAF1402	
5-year fixed	R1	5.46%	PAAF0907	
	R2	5.59%	PAAF1042	
	R3	5.73%	PAAF1177	
	R4	5.82%	PAAF1312	
	R5	5.94%	PAAF1447	

LTV 55% **60%** 65% 75% 80% 85% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

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Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.20%	PAAE0839	Free valuations
	R2	6.32%	PAAE0974	
	R3	6.52%	PAAE1109	
	R4	6.58%	PAAE1244	
	R5	6.69%	PAAE1379	
	R1	6.39%	PAAE0825	Free valuations + £350 cashback
	R2	6.52%	PAAE0960	
	R3	6.70%	PAAE1095	
	R4	6.78%	PAAE1230	
	R5	6.90%	PAAE1365	
2-year fixed	R1	5.81%	PAAF0884	Free valuations
	R2	5.94%	PAAF1019	
	R3	6.11%	PAAF1154	
	R4	6.19%	PAAF1289	
	R5	6.31%	PAAF1424	
	R1	5.90%	PAAF0870	Free valuations + £350 cashback
	R2	6.04%	PAAF1005	
	R3	6.20%	PAAF1140	
	R4	6.29%	PAAF1275	
	R5	6.42%	PAAF1410	
5-year fixed	R1	5.66%	PAAF0929	Free valuations
	R2	5.80%	PAAF1064	
	R3	5.96%	PAAF1199	
	R4	6.05%	PAAF1334	
	R5	6.18%	PAAF1469	
	R1	5.70%	PAAF0915	Free valuations + £350 cashback
	R2	5.84%	PAAF1050	
	R3	6.00%	PAAF1185	
	R4	6.09%	PAAF1320	
	R5	6.22%	PAAF1455	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.43%	PAAE0846	Free valuations
	R2	6.57%	PAAE0981	
	R3	6.73%	PAAE1116	
	R4	6.80%	PAAE1251	
	R5	6.98%	PAAE1386	
	R1	6.50%	PAAE0832	Free valuations + £350 cashback
	R2	6.64%	PAAE0967	
	R3	6.79%	PAAE1102	
	R4	6.88%	PAAE1237	
	R5	7.03%	PAAE1372	
2-year fixed	R1	5.92%	PAAF0891	Free valuations
	R2	6.06%	PAAF1026	
	R3	6.22%	PAAF1161	
	R4	6.31%	PAAF1296	
	R5	6.46%	PAAF1431	
	R1	5.96%	PAAF0877	Free valuations + £350 cashback
	R2	6.10%	PAAF1012	
	R3	6.25%	PAAF1147	
	R4	6.34%	PAAF1282	
	R5	6.49%	PAAF1417	
5-year fixed	R1	5.71%	PAAF0936	Free valuations
	R2	5.85%	PAAF1071	
	R3	6.00%	PAAF1206	
	R4	6.10%	PAAF1341	
	R5	6.24%	PAAF1476	
	R1	5.72%	PAAF0922	Free valuations + £350 cashback
	R2	5.86%	PAAF1057	
	R3	6.02%	PAAF1192	
	R4	6.11%	PAAF1327	
	R5	6.25%	PAAF1462	

Low Rate loans from £25,001 to £10m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.55%	PAAE0818	
	R2	5.69%	PAAE0953	
	R3	5.85%	PAAE1088	
	R4	5.95%	PAAE1223	
	R5	6.08%	PAAE1358	
2-year fixed	R1	5.48%	PAAF0863	
	R2	5.62%	PAAF0998	
	R3	5.78%	PAAF1133	
	R4	5.88%	PAAF1268	
	R5	6.01%	PAAF1403	
5-year fixed	R1	5.53%	PAAF0908	
	R2	5.67%	PAAF1043	
	R3	5.83%	PAAF1178	
	R4	5.93%	PAAF1313	
	R5	6.06%	PAAF1448	

LTV 55% 60% **65%** 75% 80% 85% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

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Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.38%	PAAE0840	Free valuations
	R2	6.43%	PAAE0975	
	R3	6.67%	PAAE1110	
	R4	6.70%	PAAE1245	
	R5	6.83%	PAAE1380	
	R1	6.53%	PAAE0826	Free valuations + £350 cashback
	R2	6.63%	PAAE0961	
	R3	6.83%	PAAE1096	
	R4	6.90%	PAAE1231	
	R5	7.04%	PAAE1366	
2-year fixed	R1	5.95%	PAAF0885	Free valuations
	R2	6.05%	PAAF1020	
	R3	6.25%	PAAF1155	
	R4	6.31%	PAAF1290	
	R5	6.45%	PAAF1425	
	R1	6.02%	PAAF0871	Free valuations + £350 cashback
	R2	6.15%	PAAF1006	
	R3	6.33%	PAAF1141	
	R4	6.42%	PAAF1276	
	R5	6.56%	PAAF1411	
5-year fixed	R1	5.78%	PAAF0930	Free valuations
	R2	5.91%	PAAF1065	
	R3	6.09%	PAAF1200	
	R4	6.18%	PAAF1335	
	R5	6.32%	PAAF1470	
	R1	5.81%	PAAF0916	Free valuations + £350 cashback
	R2	5.95%	PAAF1051	
	R3	6.12%	PAAF1186	
	R4	6.22%	PAAF1321	
	R5	6.36%	PAAF1456	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.52%	PAAE0847	Free valuations
	R2	6.65%	PAAE0982	
	R3	6.83%	PAAE1117	
	R4	6.92%	PAAE1252	
	R5	7.05%	PAAE1387	
	R1	6.59%	PAAE0833	Free valuations + £350 cashback
	R2	6.73%	PAAE0968	
	R3	6.91%	PAAE1103	
	R4	7.00%	PAAE1238	
	R5	7.14%	PAAE1373	
2-year fixed	R1	6.02%	PAAF0892	Free valuations
	R2	6.15%	PAAF1027	
	R3	6.33%	PAAF1162	
	R4	6.43%	PAAF1297	
	R5	6.56%	PAAF1432	
	R1	6.05%	PAAF0878	Free valuations + £350 cashback
	R2	6.20%	PAAF1013	
	R3	6.37%	PAAF1148	
	R4	6.47%	PAAF1283	
	R5	6.61%	PAAF1418	
5-year fixed	R1	5.80%	PAAF0937	Free valuations
	R2	5.95%	PAAF1072	
	R3	6.12%	PAAF1207	
	R4	6.22%	PAAF1342	
	R5	6.36%	PAAF1477	
	R1	5.82%	PAAF0923	Free valuations + £350 cashback
	R2	5.97%	PAAF1058	
	R3	6.14%	PAAF1193	
	R4	6.24%	PAAF1328	
	R5	6.38%	PAAF1463	

Fee Saver loans from £125,000 to £10m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.76%	PAAE0857	Free valuations
	R2	6.93%	PAAE0992	
	R3	7.11%	PAAE1127	
	R4	7.23%	PAAE1262	
	R5	7.35%	PAAE1397	
	R1	6.86%	PAAE0852	Free valuations + £350 cashback
	R2	7.06%	PAAE0987	
	R3	7.25%	PAAE1122	
	R4	7.39%	PAAE1257	
	R5	7.48%	PAAE1392	
2-year fixed	R1	6.13%	PAAF0902	Free valuations
	R2	6.30%	PAAF1037	
	R3	6.47%	PAAF1172	
	R4	6.58%	PAAF1307	
	R5	6.71%	PAAF1442	
	R1	6.19%	PAAF0897	Free valuations + £350 cashback
	R2	6.36%	PAAF1032	
	R3	6.54%	PAAF1167	
	R4	6.66%	PAAF1302	
	R5	6.78%	PAAF1437	
5-year fixed	R1	5.85%	PAAF0947	Free valuations
	R2	6.01%	PAAF1082	
	R3	6.18%	PAAF1217	
	R4	6.28%	PAAF1352	
	R5	6.42%	PAAF1487	
	R1	5.87%	PAAF0942	Free valuations + £350 cashback
	R2	6.03%	PAAF1077	
	R3	6.20%	PAAF1212	
	R4	6.32%	PAAF1347	
	R5	6.45%	PAAF1482	

Low Rate loans from £25,001 to £10m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.65%	PAAE0819	
	R2	5.80%	PAAE0954	
	R3	5.97%	PAAE1089	
	R4	6.07%	PAAE1224	
	R5	6.21%	PAAE1359	
2-year fixed	R1	5.58%	PAAF0864	
	R2	5.73%	PAAF0999	
	R3	5.90%	PAAF1134	
	R4	6.00%	PAAF1269	
	R5	6.14%	PAAF1404	
5-year fixed	R1	5.63%	PAAF0909	
	R2	5.78%	PAAF1044	
	R3	5.95%	PAAF1179	
	R4	6.05%	PAAF1314	
	R5	6.19%	PAAF1449	

LTV 55% 60% 65% **75%** 80% 85% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.43%	PAAE0841	Free valuations
	R2	6.57%	PAAE0976	
	R3	6.70%	PAAE1111	
	R4	6.86%	PAAE1246	
	R5	7.01%	PAAE1381	
	R1	6.58%	PAAE0827	Free valuations + £350 cashback
	R2	6.74%	PAAE0962	
	R3	6.90%	PAAE1097	
	R4	7.04%	PAAE1232	
	R5	7.20%	PAAE1367	
2-year fixed	R1	6.00%	PAAF0886	Free valuations
	R2	6.16%	PAAF1021	
	R3	6.32%	PAAF1156	
	R4	6.46%	PAAF1291	
	R5	6.61%	PAAF1426	
	R1	6.08%	PAAF0872	Free valuations + £350 cashback
	R2	6.24%	PAAF1007	
	R3	6.42%	PAAF1142	
	R4	6.55%	PAAF1277	
	R5	6.71%	PAAF1412	
5-year fixed	R1	5.84%	PAAF0931	Free valuations
	R2	6.00%	PAAF1066	
	R3	6.18%	PAAF1201	
	R4	6.31%	PAAF1336	
	R5	6.47%	PAAF1471	
	R1	5.87%	PAAF0917	Free valuations + £350 cashback
	R2	6.04%	PAAF1052	
	R3	6.22%	PAAF1187	
	R4	6.34%	PAAF1322	
	R5	6.50%	PAAF1457	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.62%	PAAE0848	Free valuations
	R2	6.76%	PAAE0983	
	R3	6.95%	PAAE1118	
	R4	7.05%	PAAE1253	
	R5	7.21%	PAAE1388	
	R1	6.67%	PAAE0834	Free valuations + £350 cashback
	R2	6.83%	PAAE0969	
	R3	7.02%	PAAE1104	
	R4	7.13%	PAAE1239	
	R5	7.29%	PAAE1374	
2-year fixed	R1	6.10%	PAAF0893	Free valuations
	R2	6.25%	PAAF1028	
	R3	6.44%	PAAF1163	
	R4	6.55%	PAAF1298	
	R5	6.71%	PAAF1433	
	R1	6.12%	PAAF0879	Free valuations + £350 cashback
	R2	6.29%	PAAF1014	
	R3	6.48%	PAAF1149	
	R4	6.59%	PAAF1284	
	R5	6.75%	PAAF1419	
5-year fixed	R1	5.88%	PAAF0938	Free valuations
	R2	6.04%	PAAF1073	
	R3	6.23%	PAAF1208	
	R4	6.35%	PAAF1343	
	R5	6.51%	PAAF1478	
	R1	5.89%	PAAF0924	Free valuations + £350 cashback
	R2	6.05%	PAAF1059	
	R3	6.24%	PAAF1194	
	R4	6.36%	PAAF1329	
	R5	6.52%	PAAF1464	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.81%	PAAE0858	Free valuations
	R2	7.00%	PAAE0993	
	R3	7.21%	PAAE1128	
	R4	7.34%	PAAE1263	
	R5	7.50%	PAAE1398	
	R1	6.90%	PAAE0853	Free valuations + £350 cashback
	R2	7.12%	PAAE0988	
	R3	7.35%	PAAE1123	
	R4	7.48%	PAAE1258	
	R5	7.64%	PAAE1393	
2-year fixed	R1	6.19%	PAAF0903	Free valuations
	R2	6.37%	PAAF1038	
	R3	6.57%	PAAF1173	
	R4	6.70%	PAAF1308	
	R5	6.86%	PAAF1443	
	R1	6.24%	PAAF0898	Free valuations + £350 cashback
	R2	6.43%	PAAF1033	
	R3	6.64%	PAAF1168	
	R4	6.77%	PAAF1303	
	R5	6.93%	PAAF1438	
5-year fixed	R1	5.91%	PAAF0948	Free valuations
	R2	6.09%	PAAF1083	
	R3	6.28%	PAAF1218	
	R4	6.40%	PAAF1353	
	R5	6.56%	PAAF1488	
	R1	5.93%	PAAF0943	Free valuations + £350 cashback
	R2	6.11%	PAAF1078	
	R3	6.31%	PAAF1213	
	R4	6.43%	PAAF1348	
	R5	6.59%	PAAF1483	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.72%	PAAE0820	
	R2	5.89%	PAAE0955	
	R3	6.08%	PAAE1090	
	R4	6.20%	PAAE1225	
	R5	6.36%	PAAE1360	
2-year fixed	R1	5.65%	PAAF0865	
	R2	5.82%	PAAF1000	
	R3	6.01%	PAAF1135	
	R4	6.13%	PAAF1270	
	R5	6.29%	PAAF1405	
5-year fixed	R1	5.70%	PAAF0910	
	R2	5.87%	PAAF1045	
	R3	6.06%	PAAF1180	
	R4	6.18%	PAAF1315	
	R5	6.34%	PAAF1450	

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LTV 55% 60% 65% 75% **80%** 85% 95%

AVM eligible subject to criteria.
Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.61%	PAAE0842	Free valuations
	R2	6.76%	PAAE0977	
	R3	6.99%	PAAE1112	
	R4	7.10%	PAAE1247	
	R5	7.27%	PAAE1382	
	R1	6.79%	PAAE0828	Free valuations + £350 cashback
	R2	6.96%	PAAE0963	
	R3	7.17%	PAAE1098	
	R4	7.29%	PAAE1233	
	R5	7.46%	PAAE1368	
2-year fixed	R1	6.20%	PAAF0887	Free valuations
	R2	6.37%	PAAF1022	
	R3	6.59%	PAAF1157	
	R4	6.70%	PAAF1292	
	R5	6.87%	PAAF1427	
	R1	6.30%	PAAF0873	Free valuations + £350 cashback
	R2	6.47%	PAAF1008	
	R3	6.68%	PAAF1143	
	R4	6.80%	PAAF1278	
	R5	6.97%	PAAF1413	
5-year fixed	R1	6.05%	PAAF0932	Free valuations
	R2	6.23%	PAAF1067	
	R3	6.44%	PAAF1202	
	R4	6.56%	PAAF1337	
	R5	6.73%	PAAF1472	
	R1	6.09%	PAAF0918	Free valuations + £350 cashback
	R2	6.27%	PAAF1053	
	R3	6.47%	PAAF1188	
	R4	6.60%	PAAF1323	
	R5	6.77%	PAAF1458	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.80%	PAAE0849	Free valuations
	R2	6.96%	PAAE0984	
	R3	7.20%	PAAE1119	
	R4	7.35%	PAAE1254	
	R5	7.48%	PAAE1389	
	R1	6.88%	PAAE0835	Free valuations + £350 cashback
	R2	7.05%	PAAE0970	
	R3	7.27%	PAAE1105	
	R4	7.40%	PAAE1240	
	R5	7.56%	PAAE1375	
2-year fixed	R1	6.30%	PAAF0894	Free valuations
	R2	6.47%	PAAF1029	
	R3	6.69%	PAAF1164	
	R4	6.83%	PAAF1299	
	R5	6.98%	PAAF1434	
	R1	6.34%	PAAF0880	Free valuations + £350 cashback
	R2	6.52%	PAAF1015	
	R3	6.73%	PAAF1150	
	R4	6.86%	PAAF1285	
	R5	7.02%	PAAF1420	
5-year fixed	R1	6.09%	PAAF0939	Free valuations
	R2	6.27%	PAAF1074	
	R3	6.48%	PAAF1209	
	R4	6.61%	PAAF1344	
	R5	6.77%	PAAF1479	
	R1	6.11%	PAAF0925	Free valuations + £350 cashback
	R2	6.29%	PAAF1060	
	R3	6.49%	PAAF1195	
	R4	6.62%	PAAF1330	
	R5	6.79%	PAAF1465	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	7.12%	PAAE0859	Free valuations
	R2	7.29%	PAAE0994	
	R3	7.50%	PAAE1129	
	R4	7.60%	PAAE1264	
	R5	7.78%	PAAE1399	
	R1	7.31%	PAAE0854	Free valuations + £350 cashback
	R2	7.45%	PAAE0989	
	R3	7.67%	PAAE1124	
	R4	7.74%	PAAE1259	
	R5	7.93%	PAAE1394	
2-year fixed	R1	6.46%	PAAF0904	Free valuations
	R2	6.63%	PAAF1039	
	R3	6.84%	PAAF1174	
	R4	6.95%	PAAF1309	
	R5	7.13%	PAAF1444	
	R1	6.55%	PAAF0899	Free valuations + £350 cashback
	R2	6.72%	PAAF1034	
	R3	6.93%	PAAF1169	
	R4	7.03%	PAAF1304	
	R5	7.21%	PAAF1439	
5-year fixed	R1	6.16%	PAAF0949	Free valuations
	R2	6.33%	PAAF1084	
	R3	6.54%	PAAF1219	
	R4	6.66%	PAAF1354	
	R5	6.83%	PAAF1489	
	R1	6.19%	PAAF0944	Free valuations + £350 cashback
	R2	6.37%	PAAF1079	
	R3	6.57%	PAAF1214	
	R4	6.69%	PAAF1349	
	R5	6.86%	PAAF1484	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.94%	PAAE0821	
	R2	6.12%	PAAE0956	
	R3	6.32%	PAAE1091	
	R4	6.45%	PAAE1226	
	R5	6.62%	PAAE1361	
2-year fixed	R1	5.87%	PAAF0866	
	R2	6.05%	PAAF1001	
	R3	6.25%	PAAF1136	
	R4	6.38%	PAAF1271	
	R5	6.55%	PAAF1406	
5-year fixed	R1	5.92%	PAAF0911	
	R2	6.10%	PAAF1046	
	R3	6.30%	PAAF1181	
	R4	6.43%	PAAF1316	
	R5	6.60%	PAAF1451	

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LTV 55% 60% 65% 75% 80% **85%** 95%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

ADVERSE CRITERIA Click to view

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.83%	PAAE0843	Free valuations
	R2	7.07%	PAAE0978	
	R3	7.28%	PAAE1113	
	R4	7.40%	PAAE1248	
	R5	7.58%	PAAE1383	
	R1	7.01%	PAAE0829	Free valuations + £350 cashback
	R2	7.22%	PAAE0964	
	R3	7.43%	PAAE1099	
	R4	7.56%	PAAE1234	
	R5	7.74%	PAAE1369	
2-year fixed	R1	6.42%	PAAF0888	Free valuations
	R2	6.64%	PAAF1023	
	R3	6.85%	PAAF1158	
	R4	6.98%	PAAF1293	
	R5	7.16%	PAAF1428	
	R1	6.51%	PAAF0874	Free valuations + £350 cashback
	R2	6.71%	PAAF1009	
	R3	6.93%	PAAF1144	
	R4	7.06%	PAAF1279	
	R5	7.24%	PAAF1414	
5-year fixed	R1	6.27%	PAAF0933	Free valuations
	R2	6.47%	PAAF1068	
	R3	6.69%	PAAF1203	
	R4	6.82%	PAAF1338	
	R5	7.00%	PAAF1473	
	R1	6.31%	PAAF0919	Free valuations + £350 cashback
	R2	6.50%	PAAF1054	
	R3	6.72%	PAAF1189	
	R4	6.85%	PAAF1324	
	R5	7.03%	PAAF1459	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	7.02%	PAAE0850	Free valuations
	R2	7.19%	PAAE0985	
	R3	7.43%	PAAE1120	
	R4	7.55%	PAAE1255	
	R5	7.72%	PAAE1390	
	R1	7.09%	PAAE0836	Free valuations + £350 cashback
	R2	7.28%	PAAE0971	
	R3	7.50%	PAAE1106	
	R4	7.63%	PAAE1241	
	R5	7.80%	PAAE1376	
2-year fixed	R1	6.52%	PAAF0895	Free valuations
	R2	6.70%	PAAF1030	
	R3	6.93%	PAAF1165	
	R4	7.05%	PAAF1300	
	R5	7.23%	PAAF1435	
	R1	6.56%	PAAF0881	Free valuations + £350 cashback
	R2	6.74%	PAAF1016	
	R3	6.96%	PAAF1151	
	R4	7.09%	PAAF1286	
	R5	7.27%	PAAF1421	
5-year fixed	R1	6.31%	PAAF0940	Free valuations
	R2	6.50%	PAAF1075	
	R3	6.72%	PAAF1210	
	R4	6.85%	PAAF1345	
	R5	7.02%	PAAF1480	
	R1	6.33%	PAAF0926	Free valuations + £350 cashback
	R2	6.51%	PAAF1061	
	R3	6.73%	PAAF1196	
	R4	6.86%	PAAF1331	
	R5	7.04%	PAAF1466	

Fee Saver loans from £125,000 to £5m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	7.29%	PAAE0860	Free valuations
	R2	7.47%	PAAE0995	
	R3	7.70%	PAAE1130	
	R4	7.80%	PAAE1265	
	R5	8.00%	PAAE1400	
	R1	7.41%	PAAE0855	Free valuations + £350 cashback
	R2	7.59%	PAAE0990	
	R3	7.83%	PAAE1125	
	R4	7.91%	PAAE1260	
	R5	8.13%	PAAE1395	
2-year fixed	R1	6.65%	PAAF0905	Free valuations
	R2	6.84%	PAAF1040	
	R3	7.06%	PAAF1175	
	R4	7.18%	PAAF1310	
	R5	7.37%	PAAF1445	
	R1	6.72%	PAAF0900	Free valuations + £350 cashback
	R2	6.90%	PAAF1035	
	R3	7.13%	PAAF1170	
	R4	7.23%	PAAF1305	
	R5	7.43%	PAAF1440	
5-year fixed	R1	6.36%	PAAF0950	Free valuations
	R2	6.55%	PAAF1085	
	R3	6.77%	PAAF1220	
	R4	6.90%	PAAF1355	
	R5	7.08%	PAAF1490	
	R1	6.39%	PAAF0945	Free valuations + £350 cashback
	R2	6.58%	PAAF1080	
	R3	6.80%	PAAF1215	
	R4	6.92%	PAAF1350	
	R5	7.11%	PAAF1485	

Low Rate loans from £25,001 to £5m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.16%	PAAE0822	
	R2	6.35%	PAAE0957	
	R3	6.56%	PAAE1092	
	R4	6.70%	PAAE1227	
	R5	6.88%	PAAE1362	
2-year fixed	R1	6.09%	PAAF0867	
	R2	6.28%	PAAF1002	
	R3	6.49%	PAAF1137	
	R4	6.63%	PAAF1272	
	R5	6.81%	PAAF1407	
5-year fixed	R1	6.14%	PAAF0912	
	R2	6.33%	PAAF1047	
	R3	6.54%	PAAF1182	
	R4	6.68%	PAAF1317	
	R5	6.86%	PAAF1452	

LTV 55% 60% 65% 75% 80% 85% **95%**

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | **2-year fixed:** 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% **BBR:** 4.00%

ADVERSE CRITERIA Click to view

Standard loans from £50,000 to £350,000
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	7.15%	PAAE0844	Free valuations
	R2	7.36%	PAAE0979	
	R3	7.60%	PAAE1114	
	R4	7.88%	PAAE1249	
	R5	7.88%	PAAE1384	
	R1	7.34%	PAAE0830	Free valuations + £350 cashback
	R2	7.55%	PAAE0965	
	R3	7.79%	PAAE1100	
	R4	8.00%	PAAE1235	
	R5	8.11%	PAAE1370	
2-year fixed	R1	6.76%	PAAF0889	Free valuations
	R2	6.97%	PAAF1024	
	R3	7.20%	PAAF1159	
	R4	7.42%	PAAF1294	
	R5	7.52%	PAAF1429	
	R1	6.85%	PAAF0875	Free valuations + £350 cashback
	R2	7.06%	PAAF1010	
	R3	7.30%	PAAF1145	
	R4	7.48%	PAAF1280	
	R5	7.63%	PAAF1415	
5-year fixed	R1	6.61%	PAAF0934	Free valuations
	R2	6.82%	PAAF1069	
	R3	7.06%	PAAF1204	
	R4	7.23%	PAAF1339	
	R5	7.39%	PAAF1474	
	R1	6.65%	PAAF0920	Free valuations + £350 cashback
	R2	6.86%	PAAF1055	
	R3	7.10%	PAAF1190	
	R4	7.26%	PAAF1325	
	R5	7.44%	PAAF1460	

Standard loans from £350,001 to £1m
£995 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	7.40%	PAAE0851	Free valuations
	R2	7.59%	PAAE0986	
	R3	7.80%	PAAE1121	
	R4	7.95%	PAAE1256	
	R5	8.20%	PAAE1391	
	R1	7.46%	PAAE0837	Free valuations + £350 cashback
	R2	7.66%	PAAE0972	
	R3	7.88%	PAAE1107	
	R4	8.03%	PAAE1242	
	R5	8.25%	PAAE1377	
2-year fixed	R1	6.88%	PAAF0896	Free valuations
	R2	7.08%	PAAF1031	
	R3	7.31%	PAAF1166	
	R4	7.45%	PAAF1301	
	R5	7.68%	PAAF1436	
	R1	6.91%	PAAF0882	Free valuations + £350 cashback
	R2	7.11%	PAAF1017	
	R3	7.35%	PAAF1152	
	R4	7.49%	PAAF1287	
	R5	7.70%	PAAF1422	
5-year fixed	R1	6.66%	PAAF0941	Free valuations
	R2	6.87%	PAAF1076	
	R3	7.10%	PAAF1211	
	R4	7.25%	PAAF1346	
	R5	7.46%	PAAF1481	
	R1	6.67%	PAAF0927	Free valuations + £350 cashback
	R2	6.88%	PAAF1062	
	R3	7.12%	PAAF1197	
	R4	7.26%	PAAF1332	
	R5	7.47%	PAAF1467	

Fee Saver loans from £125,000 to £2m
£0 fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	7.69%	PAAE0861	Free valuations
	R2	7.90%	PAAE0996	
	R3	8.04%	PAAE1131	
	R4	8.21%	PAAE1266	
	R5	8.52%	PAAE1401	
	R1	7.88%	PAAE0856	Free valuations + £350 cashback
	R2	8.09%	PAAE0991	
	R3	8.14%	PAAE1126	
	R4	8.33%	PAAE1261	
	R5	8.74%	PAAE1396	
2-year fixed	R1	7.03%	PAAF0906	Free valuations
	R2	7.24%	PAAF1041	
	R3	7.43%	PAAF1176	
	R4	7.59%	PAAF1311	
	R5	7.84%	PAAF1446	
	R1	7.12%	PAAF0901	Free valuations + £350 cashback
	R2	7.33%	PAAF1036	
	R3	7.47%	PAAF1171	
	R4	7.64%	PAAF1306	
	R5	7.95%	PAAF1441	
5-year fixed	R1	6.72%	PAAF0951	Free valuations
	R2	6.93%	PAAF1086	
	R3	7.15%	PAAF1221	
	R4	7.30%	PAAF1356	
	R5	7.52%	PAAF1491	
	R1	6.76%	PAAF0946	Free valuations + £350 cashback
	R2	6.97%	PAAF1081	
	R3	7.17%	PAAF1216	
	R4	7.32%	PAAF1351	
	R5	7.56%	PAAF1486	

Low Rate loans from £25,001 to £2m
1% fee

Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.50%	PAAE0823	
	R2	6.71%	PAAE0958	
	R3	6.95%	PAAE1093	
	R4	7.10%	PAAE1228	
	R5	7.29%	PAAE1363	
2-year fixed	R1	6.43%	PAAF0868	
	R2	6.64%	PAAF1003	
	R3	6.88%	PAAF1138	
	R4	7.03%	PAAF1273	
	R5	7.22%	PAAF1408	
5-year fixed	R1	6.48%	PAAF0913	
	R2	6.69%	PAAF1048	
	R3	6.93%	PAAF1183	
	R4	7.08%	PAAF1318	
	R5	7.27%	PAAF1453	

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001
(unless otherwise specified)

Max loan size (unless otherwise specified):

- £10m up to **65% LTV**
- £5m up to **85% LTV**
- £3m up to **90% LTV**
- £2m up to **95% LTV**

Additional LTV restrictions:

Remortgages with Debt Consolidation: max 90% LTV.

New Build – Purchase and Remortgage: max 90% LTV.

Builder's incentive included in deposit: max 90% LTV. Note, the deposit will be deducted from the value/purchase price of the property.

Active DMP: max 85% LTV.

Studio Flats: max 70% LTV.

Nine Elms area: max 55% LTV.

Minimum property value: £75,000.

Interest only: max 75% LTV

TERM.

Min: 5 years

Max: 40 years

REPAYMENT METHODS.

Capital repayment and interest only.

Acceptable repayment vehicles and their assumed annual growth rate are as below:

- Investments / Savings (4.5% assumed growth)
- Pension (projected tax-free lump sum)
- Premium Bonds
- Sale of second home/BTL property (after Capital Gains Tax deductions)
- Sale of Security property

APPLICANT.

Min age: 18 years.

Max age: 75 or intended retirement age, whichever comes first.

Max number of applicants: 2.

Min income: £10,000 (primary applicant).

AUTOMATED VALUATIONS (AVMS).

Some cases may be eligible for an Automated Valuation Model (AVM), which means a physical inspection of the property may not be needed.

AVM criteria

Maximum property value: £750,000

Maximum LTV:

- Confidence Level A/B: up to 80% LTV
- Confidence Level A/B/C: up to 75% LTV

Not available for:

- Flats or leasehold properties
- New build or recently converted properties
- Commercial or semi-commercial properties
- Listed buildings
- Properties built before 1850
- Properties with non-standard features or complex valuations

If a property doesn't meet AVM criteria, a desktop valuation may be available before a full physical valuation is required.

AVM eligibility also depends on property type, value, LTV and our internal confidence level.

Ongoing quality checks help ensure valuations remain accurate and reliable.

OFFER VALIDITY.

Agreement in Principle (AIP):

Valid for 30 days from the date of credit search.

Mortgage offer:

Standard property: 3 months from offer date, plus up to 1 month extension.

New Build: 6 months from offer date, plus up to 1 month extension.

A new valuation will be needed if the existing one expires before completion.

ADVERSE CRITERIA.

All products have the same maximum adverse permitted, as outlined below.

Any defaults, CCJs or secured arrears in the 3 months before application will result in a decline.

Outer limits (beyond these = decline):

- **Defaults:** up to 5 in last 24 months
- **CCJs:** up to 3 in last 24 months
- **Secured arrears:** up to 1 in last 12 months; up to 3 in last 36 months
- **Unsecured arrears:** not counted but may affect the credit score.
- **Debt Management Plans (DMPs):**
  - Satisfied up to 95% LTV.
  - Active up to 85% LTV.
  - Active DMPs must have been running for at least 12 months with no missed payments.
  - If a DMP is to remain post completion, the payments will be included within the affordability calculation.
  - Debt Arrangement Schemes (DAS) are treated the same way.

All applications are subject to internal credit scoring.

FIRST-TIME BUYER (FTB).

A first-time buyer is an applicant/applicants who have never owned a residential property, and is purchasing a property to live in as their main residence.

HOME MOVER.

A home mover is an applicant who currently owns, or has previously owned, a residential property and is purchasing a new property to live in as their main residence. This may include applicants selling their existing property or retaining it, subject to lending criteria.

REMORTGAGE.

A remortgager is an applicant who already owns the property being mortgaged and is switching their existing mortgage to a new lender or product, with or without raising additional funds, without moving home.

BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable and linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR.

This means that the rate payable will never go below 0.00% plus the additional percentage rate.

VALUATION FEE SCALE.

Free valuations are available on products. Where a valuation fee applies, please refer to the table below.

Assessment fee: £49

AVM valuation fee: £15

Desktop valuation fees

Purchase price/estimated value	Fee (exc. VAT)
Up to and including £200,000	£150
£200,001 - £450,000	£200
£450,001 - £1,000,000	£250

Short-form valuation fees

Purchase price/estimated value up to	Valuation fee (inc. VAT)
£100,000	£175
£150,000	£200
£200,000	£225
£250,000	£250
£300,000	£275
£350,000	£300
£400,000	£325
£450,000	£350
£500,000	£375
£600,000	£485
£700,000	£585
£800,000	£650
£900,000	£710
£1,000,000	£825
£1,500,000	£1,225
£2,000,000	£1,625
£2,500,000	£1,925
£3,000,000	£2,225
£3,500,000	£2,725
£4,000,000	£3,125
£4,500,000	£3,425
£5,000,000	£3,725

Reinspection fee £72 (depending on your valuation this could be variable.)

Long-form valuation fees (£5m+)

For properties with a purchase price/estimated value greater than £5,000,000, individual quotes are obtained from valuers on the OSB VAS panel.

OTHER FEES.

The valuation fee payable will depend on the product selected, the type of valuation and the value of the property. These fees will be confirmed as part of the AIP decision.

Redemption administration fee: £21

All fees include VAT (where applicable).

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