RESIDENTIAL PRODUCT GUIDE.

Correct as of: 20 October 2026

Intermediaries only.

PRECISE.

SELECT YOUR RANGE.

FIRST-TIME BUYER.

- Rates from 5.66%
- 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 5.53%
- 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 5.48%
- 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.

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: 3.75%

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.96%	PAAE0019	Free valuations
	FTB2	6.18%	PAAE0103	
	FTB3	6.39%	PAAE0187	
	FTB1	6.12%	PAAE0007	Free valuations + £500 cashback
	FTB2	6.35%	PAAE0091	
	FTB3	6.58%	PAAE0175	
5-year fixed	FTB1	5.93%	PAAD0061	Free valuations
	FTB2	6.16%	PAAD0145	
	FTB3	6.39%	PAAD0229	
	FTB1	5.99%	PAAD0049	Free valuations + £500 cashback
	FTB2	6.23%	PAAD0133	
	FTB3	6.46%	PAAD0217	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.08%	PAAE0025	Free valuations
	FTB2	6.32%	PAAE0109	
	FTB3	6.56%	PAAE0193	
	FTB1	6.14%	PAAE0013	Free valuations + £500 cashback
	FTB2	6.38%	PAAE0097	
	FTB3	6.62%	PAAE0181	
5-year fixed	FTB1	5.98%	PAAD0067	Free valuations
	FTB2	6.22%	PAAD0151	
	FTB3	6.45%	PAAD0235	
	FTB1	6.00%	PAAD0055	Free valuations + £500 cashback
	FTB2	6.24%	PAAD0139	
	FTB3	6.48%	PAAD0223	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.24%	PAAE0037	Free valuations
	FTB2	6.48%	PAAE0121	
	FTB3	6.73%	PAAE0205	
	FTB1	6.35%	PAAE0031	Free valuations + £500 cashback
	FTB2	6.60%	PAAE0115	
	FTB3	6.87%	PAAE0199	
5-year fixed	FTB1	6.04%	PAAD0079	Free valuations
	FTB2	6.28%	PAAD0163	
	FTB3	6.52%	PAAD0247	
	FTB1	6.09%	PAAD0073	Free valuations + £500 cashback
	FTB2	6.33%	PAAD0157	
	FTB3	6.58%	PAAD0241	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.66%	PAAE0001	
	FTB2	5.90%	PAAE0085	
	FTB3	6.13%	PAAE0169	
5-year fixed	FTB1	5.81%	PAAD0043	
	FTB2	6.05%	PAAD0127	
	FTB3	6.28%	PAAD0211	

ADVERSE CRITERIA Click to view

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

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BBR: 3.75%

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.16%	PAAE0020	Free valuations
	FTB2	6.41%	PAAE0104	
	FTB3	6.66%	PAAE0188	
	FTB1	6.28%	PAAE0008	Free valuations + £500 cashback
	FTB2	6.55%	PAAE0092	
	FTB3	6.81%	PAAE0176	
5-year fixed	FTB1	6.10%	PAAD0062	Free valuations
	FTB2	6.37%	PAAD0146	
	FTB3	6.63%	PAAD0230	
	FTB1	6.15%	PAAD0050	Free valuations + £500 cashback
	FTB2	6.42%	PAAD0134	
	FTB3	6.69%	PAAD0218	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.24%	PAAE0026	Free valuations
	FTB2	6.51%	PAAE0110	
	FTB3	6.78%	PAAE0194	
	FTB1	6.30%	PAAE0014	Free valuations + £500 cashback
	FTB2	6.57%	PAAE0098	
	FTB3	6.84%	PAAE0182	
5-year fixed	FTB1	6.14%	PAAD0068	Free valuations
	FTB2	6.41%	PAAD0152	
	FTB3	6.67%	PAAD0236	
	FTB1	6.16%	PAAD0056	Free valuations + £500 cashback
	FTB2	6.43%	PAAD0140	
	FTB3	6.70%	PAAD0224	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.38%	PAAE0038	Free valuations
	FTB2	6.66%	PAAE0122	
	FTB3	6.93%	PAAE0206	
	FTB1	6.48%	PAAE0032	Free valuations + £500 cashback
	FTB2	6.76%	PAAE0116	
	FTB3	7.04%	PAAE0200	
5-year fixed	FTB1	6.19%	PAAD0080	Free valuations
	FTB2	6.46%	PAAD0164	
	FTB3	6.74%	PAAD0248	
	FTB1	6.23%	PAAD0074	Free valuations + £500 cashback
	FTB2	6.50%	PAAD0158	
	FTB3	6.78%	PAAD0242	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.82%	PAAE0002	
	FTB2	6.09%	PAAE0086	
	FTB3	6.36%	PAAE0170	
5-year fixed	FTB1	5.97%	PAAD0044	
	FTB2	6.24%	PAAD0128	
	FTB3	6.51%	PAAD0212	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.35%	PAAE0021	Free valuations
	FTB2	6.62%	PAAE0105	
	FTB3	6.88%	PAAE0189	
	FTB1	6.46%	PAAE0009	Free valuations + £500 cashback
	FTB2	6.75%	PAAE0093	
	FTB3	7.03%	PAAE0177	
5-year fixed	FTB1	6.29%	PAAD0063	Free valuations
	FTB2	6.57%	PAAD0147	
	FTB3	6.84%	PAAD0231	
	FTB1	6.33%	PAAD0051	Free valuations + £500 cashback
	FTB2	6.62%	PAAD0135	
	FTB3	6.90%	PAAD0219	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.42%	PAAE0027	Free valuations
	FTB2	6.71%	PAAE0111	
	FTB3	6.99%	PAAE0195	
	FTB1	6.48%	PAAE0015	Free valuations + £500 cashback
	FTB2	6.77%	PAAE0099	
	FTB3	7.05%	PAAE0183	
5-year fixed	FTB1	6.32%	PAAD0069	Free valuations
	FTB2	6.60%	PAAD0153	
	FTB3	6.89%	PAAD0237	
	FTB1	6.34%	PAAD0057	Free valuations + £500 cashback
	FTB2	6.63%	PAAD0141	
	FTB3	6.91%	PAAD0225	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.57%	PAAE0039	Free valuations
	FTB2	6.86%	PAAE0123	
	FTB3	7.15%	PAAE0207	
	FTB1	6.67%	PAAE0033	Free valuations + £500 cashback
	FTB2	6.96%	PAAE0117	
	FTB3	7.26%	PAAE0201	
5-year fixed	FTB1	6.38%	PAAD0081	Free valuations
	FTB2	6.66%	PAAD0165	
	FTB3	6.95%	PAAD0249	
	FTB1	6.42%	PAAD0075	Free valuations + £500 cashback
	FTB2	6.70%	PAAD0159	
	FTB3	7.00%	PAAD0243	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.00%	PAAE0003	
	FTB2	6.28%	PAAE0087	
	FTB3	6.57%	PAAE0171	
5-year fixed	FTB1	6.15%	PAAD0045	
	FTB2	6.43%	PAAD0129	
	FTB3	6.72%	PAAD0213	

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BBR: 3.75%

Standard loans from £50,000 to £350,000
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Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.53%	PAAE0022	Free valuations
	FTB2	6.82%	PAAE0106	
	FTB3	7.10%	PAAE0190	
	FTB1	6.65%	PAAE0010	Free valuations + £500 cashback
	FTB2	6.94%	PAAE0094	
	FTB3	7.24%	PAAE0178	
5-year fixed	FTB1	6.47%	PAAD0064	Free valuations
	FTB2	6.77%	PAAD0148	
	FTB3	7.06%	PAAD0232	
	FTB1	6.52%	PAAD0052	Free valuations + £500 cashback
	FTB2	6.82%	PAAD0136	
	FTB3	7.12%	PAAD0220	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.61%	PAAE0028	Free valuations
	FTB2	6.91%	PAAE0112	
	FTB3	7.20%	PAAE0196	
	FTB1	6.66%	PAAE0016	Free valuations + £500 cashback
	FTB2	6.96%	PAAE0100	
	FTB3	7.26%	PAAE0184	
5-year fixed	FTB1	6.50%	PAAD0070	Free valuations
	FTB2	6.80%	PAAD0154	
	FTB3	7.10%	PAAD0238	
	FTB1	6.52%	PAAD0058	Free valuations + £500 cashback
	FTB2	6.83%	PAAD0142	
	FTB3	7.13%	PAAD0226	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.75%	PAAE0040	Free valuations
	FTB2	7.06%	PAAE0124	
	FTB3	7.37%	PAAE0208	
	FTB1	6.85%	PAAE0034	Free valuations + £500 cashback
	FTB2	7.16%	PAAE0118	
	FTB3	7.48%	PAAE0202	
5-year fixed	FTB1	6.56%	PAAD0082	Free valuations
	FTB2	6.86%	PAAD0166	
	FTB3	7.17%	PAAD0250	
	FTB1	6.60%	PAAD0076	Free valuations + £500 cashback
	FTB2	6.90%	PAAD0160	
	FTB3	7.21%	PAAD0244	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.18%	PAAE0004	
	FTB2	6.48%	PAAE0088	
	FTB3	6.78%	PAAE0172	
5-year fixed	FTB1	6.33%	PAAD0046	
	FTB2	6.63%	PAAD0130	
	FTB3	6.93%	PAAD0214	

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BBR: 3.75%

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.82%	PAAE0023	Free valuations
	FTB2	7.13%	PAAE0107	
	FTB3	7.43%	PAAE0191	
	FTB1	6.94%	PAAE0011	Free valuations + £500 cashback
	FTB2	7.25%	PAAE0095	
	FTB3	7.57%	PAAE0179	
5-year fixed	FTB1	6.76%	PAAD0065	Free valuations
	FTB2	7.08%	PAAD0149	
	FTB3	7.39%	PAAD0233	
	FTB1	6.81%	PAAD0053	Free valuations + £500 cashback
	FTB2	7.13%	PAAD0137	
	FTB3	7.44%	PAAD0221	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.90%	PAAE0029	Free valuations
	FTB2	7.21%	PAAE0113	
	FTB3	7.53%	PAAE0197	
	FTB1	6.96%	PAAE0017	Free valuations + £500 cashback
	FTB2	7.27%	PAAE0101	
	FTB3	7.59%	PAAE0185	
5-year fixed	FTB1	6.79%	PAAD0071	Free valuations
	FTB2	7.11%	PAAD0155	
	FTB3	7.43%	PAAD0239	
	FTB1	6.82%	PAAD0059	Free valuations + £500 cashback
	FTB2	7.13%	PAAD0143	
	FTB3	7.45%	PAAD0227	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	7.04%	PAAE0041	Free valuations
	FTB2	7.36%	PAAE0125	
	FTB3	7.69%	PAAE0209	
	FTB1	7.13%	PAAE0035	Free valuations + £500 cashback
	FTB2	7.47%	PAAE0119	
	FTB3	7.80%	PAAE0203	
5-year fixed	FTB1	6.85%	PAAD0083	Free valuations
	FTB2	7.17%	PAAD0167	
	FTB3	7.49%	PAAD0251	
	FTB1	6.89%	PAAD0077	Free valuations + £500 cashback
	FTB2	7.21%	PAAD0161	
	FTB3	7.54%	PAAD0245	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.47%	PAAE0005	
	FTB2	6.79%	PAAE0089	
	FTB3	7.11%	PAAE0173	
5-year fixed	FTB1	6.62%	PAAD0047	
	FTB2	6.94%	PAAD0131	
	FTB3	7.26%	PAAD0215	

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

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BBR: 3.75%

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.93%	PAAE0024	Free valuations
	FTB2	7.27%	PAAE0108	
	FTB3	7.58%	PAAE0192	
	FTB1	7.06%	PAAE0012	Free valuations + £500 cashback
	FTB2	7.39%	PAAE0096	
	FTB3	7.72%	PAAE0180	
5-year fixed	FTB1	6.88%	PAAD0066	Free valuations
	FTB2	7.21%	PAAD0150	
	FTB3	7.54%	PAAD0234	
	FTB1	6.93%	PAAD0054	Free valuations + £500 cashback
	FTB2	7.26%	PAAD0138	
	FTB3	7.60%	PAAD0222	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	7.03%	PAAE0030	Free valuations
	FTB2	7.36%	PAAE0114	
	FTB3	7.68%	PAAE0198	
	FTB1	7.08%	PAAE0018	Free valuations + £500 cashback
	FTB2	7.41%	PAAE0102	
	FTB3	7.75%	PAAE0186	
5-year fixed	FTB1	6.92%	PAAD0072	Free valuations
	FTB2	7.25%	PAAD0156	
	FTB3	7.58%	PAAD0240	
	FTB1	6.94%	PAAD0060	Free valuations + £500 cashback
	FTB2	7.27%	PAAD0144	
	FTB3	7.61%	PAAD0228	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	7.16%	PAAE0042	Free valuations
	FTB2	7.50%	PAAE0126	
	FTB3	7.84%	PAAE0210	
	FTB1	7.26%	PAAE0036	Free valuations + £500 cashback
	FTB2	7.60%	PAAE0120	
	FTB3	7.95%	PAAE0204	
5-year fixed	FTB1	6.97%	PAAD0084	Free valuations
	FTB2	7.31%	PAAD0168	
	FTB3	7.64%	PAAD0252	
	FTB1	7.01%	PAAD0078	Free valuations + £500 cashback
	FTB2	7.35%	PAAD0162	
	FTB3	7.69%	PAAD0246	

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

Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.59%	PAAE0006	
	FTB2	6.93%	PAAE0090	
	FTB3	7.26%	PAAE0174	
5-year fixed	FTB1	6.74%	PAAD0048	
	FTB2	7.08%	PAAD0132	
	FTB3	7.41%	PAAD0216	

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%

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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	5.87%	PAAE0321	Free valuations
	HM2	6.05%	PAAE0462	
	HM3	6.19%	PAAE0603	
	HM4	6.31%	PAAE0744	
	HM1	5.97%	PAAE0307	Free valuations + £350 cashback
	HM2	6.17%	PAAE0448	
	HM3	6.30%	PAAE0589	
	HM4	6.43%	PAAE0730	
5-year fixed	HM1	5.83%	PAAD0368	Free valuations
	HM2	6.03%	PAAD0509	
	HM3	6.16%	PAAD0650	
	HM4	6.29%	PAAD0791	
	HM1	5.87%	PAAD0354	Free valuations + £350 cashback
	HM2	6.08%	PAAD0495	
	HM3	6.21%	PAAD0636	
	HM4	6.34%	PAAD0777	

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	5.98%	PAAE0328	Free valuations
	HM2	6.19%	PAAE0469	
	HM3	6.30%	PAAE0610	
	HM4	6.44%	PAAE0751	
	HM1	6.02%	PAAE0314	Free valuations + £350 cashback
	HM2	6.23%	PAAE0455	
	HM3	6.35%	PAAE0596	
	HM4	6.49%	PAAE0737	
5-year fixed	HM1	5.88%	PAAD0375	Free valuations
	HM2	6.08%	PAAD0516	
	HM3	6.21%	PAAD0657	
	HM4	6.34%	PAAD0798	
	HM1	5.90%	PAAD0361	Free valuations + £350 cashback
	HM2	6.10%	PAAD0502	
	HM3	6.23%	PAAD0643	
	HM4	6.36%	PAAD0784	

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	5.56%	PAAE0300	
	HM2	5.76%	PAAE0441	
	HM3	5.89%	PAAE0582	
	HM4	6.03%	PAAE0723	
5-year fixed	HM1	5.71%	PAAD0347	
	HM2	5.91%	PAAD0488	
	HM3	6.04%	PAAD0629	
	HM4	6.18%	PAAD0770	

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

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Reversion rate: BBR + 3.00% **BBR:** 3.75%

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	6.04%	PAAE0322	Free valuations
	HM2	6.24%	PAAE0463	
	HM3	6.38%	PAAE0604	
	HM4	6.51%	PAAE0745	
	HM1	6.12%	PAAE0308	Free valuations + £350 cashback
	HM2	6.34%	PAAE0449	
	HM3	6.48%	PAAE0590	
	HM4	6.62%	PAAE0731	
5-year fixed	HM1	5.97%	PAAD0369	Free valuations
	HM2	6.20%	PAAD0510	
	HM3	6.34%	PAAD0651	
	HM4	6.49%	PAAD0792	
	HM1	6.00%	PAAD0355	Free valuations + £350 cashback
	HM2	6.23%	PAAD0496	
	HM3	6.38%	PAAD0637	
	HM4	6.53%	PAAD0778	

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	6.10%	PAAE0329	Free valuations
	HM2	6.35%	PAAE0470	
	HM3	6.49%	PAAE0611	
	HM4	6.66%	PAAE0752	
	HM1	6.14%	PAAE0315	Free valuations + £350 cashback
	HM2	6.38%	PAAE0456	
	HM3	6.53%	PAAE0597	
	HM4	6.69%	PAAE0738	
5-year fixed	HM1	6.00%	PAAD0376	Free valuations
	HM2	6.24%	PAAD0517	
	HM3	6.38%	PAAD0658	
	HM4	6.55%	PAAD0799	
	HM1	6.01%	PAAD0362	Free valuations + £350 cashback
	HM2	6.25%	PAAD0503	
	HM3	6.40%	PAAD0644	
	HM4	6.56%	PAAD0785	

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	6.24%	PAAE0341	Free valuations
	HM2	6.47%	PAAE0482	
	HM3	6.64%	PAAE0623	
	HM4	6.81%	PAAE0764	
	HM1	6.30%	PAAE0335	Free valuations + £350 cashback
	HM2	6.52%	PAAE0476	
	HM3	6.72%	PAAE0617	
	HM4	6.89%	PAAE0758	
5-year fixed	HM1	6.05%	PAAD0388	Free valuations
	HM2	6.29%	PAAD0529	
	HM3	6.44%	PAAD0670	
	HM4	6.61%	PAAD0811	
	HM1	6.08%	PAAD0382	Free valuations + £350 cashback
	HM2	6.31%	PAAD0523	
	HM3	6.48%	PAAD0664	
	HM4	6.64%	PAAD0805	

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	5.68%	PAAE0301	
	HM2	5.91%	PAAE0442	
	HM3	6.06%	PAAE0583	
	HM4	6.22%	PAAE0724	
5-year fixed	HM1	5.83%	PAAD0348	
	HM2	6.06%	PAAD0489	
	HM3	6.21%	PAAD0630	
	HM4	6.37%	PAAD0771	

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:** 3.75%

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	6.12%	PAAE0323	Free valuations
	HM2	6.36%	PAAE0464	
	HM3	6.53%	PAAE0605	
	HM4	6.69%	PAAE0746	
	HM1	6.19%	PAAE0309	Free valuations + £350 cashback
	HM2	6.45%	PAAE0450	
	HM3	6.62%	PAAE0591	
	HM4	6.79%	PAAE0732	
5-year fixed	HM1	6.05%	PAAD0370	Free valuations
	HM2	6.31%	PAAD0511	
	HM3	6.48%	PAAD0652	
	HM4	6.65%	PAAD0793	
	HM1	6.08%	PAAD0356	Free valuations + £350 cashback
	HM2	6.34%	PAAD0497	
	HM3	6.52%	PAAD0638	
	HM4	6.69%	PAAD0779	

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	6.19%	PAAE0330	Free valuations
	HM2	6.47%	PAAE0471	
	HM3	6.62%	PAAE0612	
	HM4	6.79%	PAAE0753	
	HM1	6.23%	PAAE0316	Free valuations + £350 cashback
	HM2	6.50%	PAAE0457	
	HM3	6.66%	PAAE0598	
	HM4	6.84%	PAAE0739	
5-year fixed	HM1	6.08%	PAAD0377	Free valuations
	HM2	6.35%	PAAD0518	
	HM3	6.52%	PAAD0659	
	HM4	6.69%	PAAD0800	
	HM1	6.09%	PAAD0363	Free valuations + £350 cashback
	HM2	6.36%	PAAD0504	
	HM3	6.53%	PAAD0645	
	HM4	6.71%	PAAD0786	

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	6.30%	PAAE0342	Free valuations
	HM2	6.59%	PAAE0483	
	HM3	6.77%	PAAE0624	
	HM4	6.96%	PAAE0765	
	HM1	6.35%	PAAE0336	Free valuations + £350 cashback
	HM2	6.66%	PAAE0477	
	HM3	6.84%	PAAE0618	
	HM4	7.05%	PAAE0759	
5-year fixed	HM1	6.12%	PAAD0389	Free valuations
	HM2	6.40%	PAAD0530	
	HM3	6.57%	PAAD0671	
	HM4	6.76%	PAAD0812	
	HM1	6.14%	PAAD0383	Free valuations + £350 cashback
	HM2	6.43%	PAAD0524	
	HM3	6.60%	PAAD0665	
	HM4	6.79%	PAAD0806	

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	5.76%	PAAE0302	
	HM2	6.03%	PAAE0443	
	HM3	6.20%	PAAE0584	
	HM4	6.38%	PAAE0725	
5-year fixed	HM1	5.91%	PAAD0349	
	HM2	6.18%	PAAD0490	
	HM3	6.35%	PAAD0631	
	HM4	6.53%	PAAD0772	

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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:** 3.75%

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	6.35%	PAAE0324	Free valuations
	HM2	6.62%	PAAE0465	
	HM3	6.80%	PAAE0606	
	HM4	6.97%	PAAE0747	
	HM1	6.42%	PAAE0310	Free valuations + £350 cashback
	HM2	6.70%	PAAE0451	
	HM3	6.88%	PAAE0592	
	HM4	7.06%	PAAE0733	
5-year fixed	HM1	6.28%	PAAD0371	Free valuations
	HM2	6.56%	PAAD0512	
	HM3	6.74%	PAAD0653	
	HM4	6.92%	PAAD0794	
	HM1	6.31%	PAAD0357	Free valuations + £350 cashback
	HM2	6.59%	PAAD0498	
	HM3	6.77%	PAAD0639	
	HM4	6.96%	PAAD0780	

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	6.42%	PAAE0331	Free valuations
	HM2	6.70%	PAAE0472	
	HM3	6.88%	PAAE0613	
	HM4	7.07%	PAAE0754	
	HM1	6.45%	PAAE0317	Free valuations + £350 cashback
	HM2	6.74%	PAAE0458	
	HM3	6.92%	PAAE0599	
	HM4	7.11%	PAAE0740	
5-year fixed	HM1	6.31%	PAAD0378	Free valuations
	HM2	6.59%	PAAD0519	
	HM3	6.77%	PAAD0660	
	HM4	6.96%	PAAD0801	
	HM1	6.32%	PAAD0364	Free valuations + £350 cashback
	HM2	6.61%	PAAD0505	
	HM3	6.79%	PAAD0646	
	HM4	6.98%	PAAD0787	

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	6.54%	PAAE0343	Free valuations
	HM2	6.84%	PAAE0484	
	HM3	7.01%	PAAE0625	
	HM4	7.23%	PAAE0766	
	HM1	6.60%	PAAE0337	Free valuations + £350 cashback
	HM2	6.90%	PAAE0478	
	HM3	7.08%	PAAE0619	
	HM4	7.32%	PAAE0760	
5-year fixed	HM1	6.36%	PAAD0390	Free valuations
	HM2	6.65%	PAAD0531	
	HM3	6.83%	PAAD0672	
	HM4	7.03%	PAAD0813	
	HM1	6.38%	PAAD0384	Free valuations + £350 cashback
	HM2	6.67%	PAAD0525	
	HM3	6.85%	PAAD0666	
	HM4	7.06%	PAAD0807	

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	5.98%	PAAE0303	
	HM2	6.27%	PAAE0444	
	HM3	6.45%	PAAE0585	
	HM4	6.64%	PAAE0726	
5-year fixed	HM1	6.13%	PAAD0350	
	HM2	6.42%	PAAD0491	
	HM3	6.60%	PAAD0632	
	HM4	6.79%	PAAD0773	

ADVERSE CRITERIA Click to view

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:** 3.75%

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	6.50%	PAAE0325	Free valuations
	HM2	6.81%	PAAE0466	
	HM3	6.98%	PAAE0607	
	HM4	7.17%	PAAE0748	
	HM1	6.58%	PAAE0311	Free valuations + £350 cashback
	HM2	6.89%	PAAE0452	
	HM3	7.07%	PAAE0593	
	HM4	7.26%	PAAE0734	
5-year fixed	HM1	6.44%	PAAD0372	Free valuations
	HM2	6.75%	PAAD0513	
	HM3	6.93%	PAAD0654	
	HM4	7.12%	PAAD0795	
	HM1	6.47%	PAAD0358	Free valuations + £350 cashback
	HM2	6.78%	PAAD0499	
	HM3	6.96%	PAAD0640	
	HM4	7.16%	PAAD0781	

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	6.58%	PAAE0332	Free valuations
	HM2	6.88%	PAAE0473	
	HM3	7.08%	PAAE0614	
	HM4	7.28%	PAAE0755	
	HM1	6.62%	PAAE0318	Free valuations + £350 cashback
	HM2	6.92%	PAAE0459	
	HM3	7.12%	PAAE0600	
	HM4	7.32%	PAAE0741	
5-year fixed	HM1	6.47%	PAAD0379	Free valuations
	HM2	6.77%	PAAD0520	
	HM3	6.97%	PAAD0661	
	HM4	7.17%	PAAD0802	
	HM1	6.49%	PAAD0365	Free valuations + £350 cashback
	HM2	6.79%	PAAD0506	
	HM3	6.98%	PAAD0647	
	HM4	7.18%	PAAD0788	

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	6.70%	PAAE0344	Free valuations
	HM2	7.02%	PAAE0485	
	HM3	7.21%	PAAE0626	
	HM4	7.41%	PAAE0767	
	HM1	6.75%	PAAE0338	Free valuations + £350 cashback
	HM2	7.08%	PAAE0479	
	HM3	7.28%	PAAE0620	
	HM4	7.48%	PAAE0761	
5-year fixed	HM1	6.52%	PAAD0391	Free valuations
	HM2	6.83%	PAAD0532	
	HM3	7.02%	PAAD0673	
	HM4	7.22%	PAAD0814	
	HM1	6.54%	PAAD0385	Free valuations + £350 cashback
	HM2	6.85%	PAAD0526	
	HM3	7.05%	PAAD0667	
	HM4	7.25%	PAAD0808	

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	6.15%	PAAE0304	
	HM2	6.45%	PAAE0445	
	HM3	6.65%	PAAE0586	
	HM4	6.85%	PAAE0727	
5-year fixed	HM1	6.30%	PAAD0351	
	HM2	6.60%	PAAD0492	
	HM3	6.80%	PAAD0633	
	HM4	7.00%	PAAD0774	

ADVERSE CRITERIA Click to view

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:** 3.75%

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	6.77%	PAAE0326	Free valuations
	HM2	7.09%	PAAE0467	
	HM3	7.27%	PAAE0608	
	HM4	7.46%	PAAE0749	
	HM1	6.85%	PAAE0312	Free valuations + £350 cashback
	HM2	7.17%	PAAE0453	
	HM3	7.36%	PAAE0594	
	HM4	7.56%	PAAE0735	
5-year fixed	HM1	6.71%	PAAD0373	Free valuations
	HM2	7.03%	PAAD0514	
	HM3	7.22%	PAAD0655	
	HM4	7.42%	PAAD0796	
	HM1	6.74%	PAAD0359	Free valuations + £350 cashback
	HM2	7.06%	PAAD0500	
	HM3	7.26%	PAAD0641	
	HM4	7.47%	PAAD0782	

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	6.85%	PAAE0333	Free valuations
	HM2	7.17%	PAAE0474	
	HM3	7.35%	PAAE0615	
	HM4	7.58%	PAAE0756	
	HM1	6.89%	PAAE0319	Free valuations + £350 cashback
	HM2	7.21%	PAAE0460	
	HM3	7.40%	PAAE0601	
	HM4	7.62%	PAAE0742	
5-year fixed	HM1	6.74%	PAAD0380	Free valuations
	HM2	7.06%	PAAD0521	
	HM3	7.25%	PAAD0662	
	HM4	7.47%	PAAD0803	
	HM1	6.76%	PAAD0366	Free valuations + £350 cashback
	HM2	7.08%	PAAD0507	
	HM3	7.27%	PAAD0648	
	HM4	7.49%	PAAD0789	

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	6.98%	PAAE0345	Free valuations
	HM2	7.30%	PAAE0486	
	HM3	7.51%	PAAE0627	
	HM4	7.72%	PAAE0768	
	HM1	7.03%	PAAE0339	Free valuations + £350 cashback
	HM2	7.37%	PAAE0480	
	HM3	7.59%	PAAE0621	
	HM4	7.79%	PAAE0762	
5-year fixed	HM1	6.79%	PAAD0392	Free valuations
	HM2	7.11%	PAAD0533	
	HM3	7.32%	PAAD0674	
	HM4	7.53%	PAAD0815	
	HM1	6.82%	PAAD0386	Free valuations + £350 cashback
	HM2	7.14%	PAAD0527	
	HM3	7.35%	PAAD0668	
	HM4	7.56%	PAAD0809	

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	6.42%	PAAE0305	
	HM2	6.74%	PAAE0446	
	HM3	6.94%	PAAE0587	
	HM4	7.15%	PAAE0728	
5-year fixed	HM1	6.57%	PAAD0352	
	HM2	6.89%	PAAD0493	
	HM3	7.09%	PAAD0634	
	HM4	7.30%	PAAD0775	

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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:** 3.75%

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	6.91%	PAAE0327	Free valuations
	HM2	7.24%	PAAE0468	
	HM3	7.44%	PAAE0609	
	HM4	7.67%	PAAE0750	
	HM1	6.99%	PAAE0313	Free valuations + £350 cashback
	HM2	7.32%	PAAE0454	
	HM3	7.52%	PAAE0595	
	HM4	7.75%	PAAE0736	
5-year fixed	HM1	6.85%	PAAD0374	Free valuations
	HM2	7.18%	PAAD0515	
	HM3	7.38%	PAAD0656	
	HM4	7.61%	PAAD0797	
	HM1	6.88%	PAAD0360	Free valuations + £350 cashback
	HM2	7.21%	PAAD0501	
	HM3	7.42%	PAAD0642	
	HM4	7.64%	PAAD0783	

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	6.98%	PAAE0334	Free valuations
	HM2	7.31%	PAAE0475	
	HM3	7.54%	PAAE0616	
	HM4	7.76%	PAAE0757	
	HM1	7.02%	PAAE0320	Free valuations + £350 cashback
	HM2	7.35%	PAAE0461	
	HM3	7.57%	PAAE0602	
	HM4	7.79%	PAAE0743	
5-year fixed	HM1	6.87%	PAAD0381	Free valuations
	HM2	7.20%	PAAD0522	
	HM3	7.42%	PAAD0663	
	HM4	7.65%	PAAD0804	
	HM1	6.89%	PAAD0367	Free valuations + £350 cashback
	HM2	7.22%	PAAD0508	
	HM3	7.43%	PAAD0649	
	HM4	7.66%	PAAD0790	

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	7.11%	PAAE0346	Free valuations
	HM2	7.45%	PAAE0487	
	HM3	7.65%	PAAE0628	
	HM4	7.86%	PAAE0769	
	HM1	7.18%	PAAE0340	Free valuations + £350 cashback
	HM2	7.51%	PAAE0481	
	HM3	7.71%	PAAE0622	
	HM4	7.89%	PAAE0763	
5-year fixed	HM1	6.93%	PAAD0393	Free valuations
	HM2	7.26%	PAAD0534	
	HM3	7.47%	PAAD0675	
	HM4	7.68%	PAAD0816	
	HM1	6.95%	PAAD0387	Free valuations + £350 cashback
	HM2	7.28%	PAAD0528	
	HM3	7.49%	PAAD0669	
	HM4	7.70%	PAAD0810	

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	6.55%	PAAE0306	
	HM2	6.88%	PAAE0447	
	HM3	7.09%	PAAE0588	
	HM4	7.32%	PAAE0729	
5-year fixed	HM1	6.70%	PAAD0353	
	HM2	7.03%	PAAD0494	
	HM3	7.24%	PAAD0635	
	HM4	7.47%	PAAD0776	

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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:** 3.75%

ADVERSE CRITERIA
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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	5.84%	PAAE0883	Free valuations
	R2	5.94%	PAAE1018	
	R3	6.09%	PAAE1153	
	R4	6.16%	PAAE1288	
	R5	6.26%	PAAE1423	
	R1	5.93%	PAAE0869	Free valuations + £350 cashback
	R2	6.05%	PAAE1004	
	R3	6.19%	PAAE1139	
	R4	6.28%	PAAE1274	
	R5	6.39%	PAAE1409	
5-year fixed	R1	5.79%	PAAD0928	Free valuations
	R2	5.91%	PAAD1063	
	R3	6.05%	PAAD1198	
	R4	6.14%	PAAD1333	
	R5	6.25%	PAAD1468	
	R1	5.83%	PAAD0914	Free valuations + £350 cashback
	R2	5.95%	PAAD1049	
	R3	6.10%	PAAD1184	
	R4	6.18%	PAAD1319	
	R5	6.30%	PAAD1454	

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	5.94%	PAAE0890	Free valuations
	R2	6.07%	PAAE1025	
	R3	6.21%	PAAE1160	
	R4	6.29%	PAAE1295	
	R5	6.41%	PAAE1430	
	R1	5.98%	PAAE0876	Free valuations + £350 cashback
	R2	6.10%	PAAE1011	
	R3	6.25%	PAAE1146	
	R4	6.33%	PAAE1281	
	R5	6.45%	PAAE1416	
5-year fixed	R1	5.83%	PAAD0935	Free valuations
	R2	5.96%	PAAD1070	
	R3	6.10%	PAAD1205	
	R4	6.19%	PAAD1340	
	R5	6.31%	PAAD1475	
	R1	5.85%	PAAD0921	Free valuations + £350 cashback
	R2	5.97%	PAAD1056	
	R3	6.12%	PAAD1191	
	R4	6.20%	PAAD1326	
	R5	6.33%	PAAD1461	

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	5.51%	PAAE0862	
	R2	5.64%	PAAE0997	
	R3	5.78%	PAAE1132	
	R4	5.87%	PAAE1267	
	R5	5.99%	PAAE1402	
5-year fixed	R1	5.66%	PAAD0907	
	R2	5.79%	PAAD1042	
	R3	5.93%	PAAD1177	
	R4	6.02%	PAAD1312	
	R5	6.14%	PAAD1447	

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:** 3.75%

ADVERSE CRITERIA
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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	5.91%	PAAE0884	Free valuations
	R2	6.04%	PAAE1019	
	R3	6.21%	PAAE1154	
	R4	6.29%	PAAE1289	
	R5	6.41%	PAAE1424	
	R1	6.00%	PAAE0870	Free valuations + £350 cashback
	R2	6.14%	PAAE1005	
	R3	6.30%	PAAE1140	
	R4	6.39%	PAAE1275	
	R5	6.52%	PAAE1410	
5-year fixed	R1	5.86%	PAAD0929	Free valuations
	R2	6.00%	PAAD1064	
	R3	6.16%	PAAD1199	
	R4	6.25%	PAAD1334	
	R5	6.38%	PAAD1469	
	R1	5.90%	PAAD0915	Free valuations + £350 cashback
	R2	6.04%	PAAD1050	
	R3	6.20%	PAAD1185	
	R4	6.29%	PAAD1320	
	R5	6.42%	PAAD1455	

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	6.02%	PAAE0891	Free valuations
	R2	6.16%	PAAE1026	
	R3	6.32%	PAAE1161	
	R4	6.41%	PAAE1296	
	R5	6.56%	PAAE1431	
	R1	6.06%	PAAE0877	Free valuations + £350 cashback
	R2	6.20%	PAAE1012	
	R3	6.35%	PAAE1147	
	R4	6.44%	PAAE1282	
	R5	6.59%	PAAE1417	
5-year fixed	R1	5.91%	PAAD0936	Free valuations
	R2	6.05%	PAAD1071	
	R3	6.20%	PAAD1206	
	R4	6.30%	PAAD1341	
	R5	6.44%	PAAD1476	
	R1	5.92%	PAAD0922	Free valuations + £350 cashback
	R2	6.06%	PAAD1057	
	R3	6.22%	PAAD1192	
	R4	6.31%	PAAD1327	
	R5	6.45%	PAAD1462	

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	5.58%	PAAE0863	
	R2	5.72%	PAAE0998	
	R3	5.88%	PAAE1133	
	R4	5.98%	PAAE1268	
	R5	6.11%	PAAE1403	
5-year fixed	R1	5.73%	PAAD0908	
	R2	5.87%	PAAD1043	
	R3	6.03%	PAAD1178	
	R4	6.13%	PAAD1313	
	R5	6.26%	PAAD1448	

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:** 3.75%

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	6.05%	PAAE0885	Free valuations
	R2	6.15%	PAAE1020	
	R3	6.35%	PAAE1155	
	R4	6.41%	PAAE1290	
	R5	6.55%	PAAE1425	
	R1	6.12%	PAAE0871	Free valuations + £350 cashback
	R2	6.25%	PAAE1006	
	R3	6.43%	PAAE1141	
	R4	6.52%	PAAE1276	
	R5	6.66%	PAAE1411	
5-year fixed	R1	5.98%	PAAD0930	Free valuations
	R2	6.11%	PAAD1065	
	R3	6.29%	PAAD1200	
	R4	6.38%	PAAD1335	
	R5	6.52%	PAAD1470	
	R1	6.01%	PAAD0916	Free valuations + £350 cashback
	R2	6.15%	PAAD1051	
	R3	6.32%	PAAD1186	
	R4	6.42%	PAAD1321	
	R5	6.56%	PAAD1456	

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	6.12%	PAAE0892	Free valuations
	R2	6.25%	PAAE1027	
	R3	6.43%	PAAE1162	
	R4	6.53%	PAAE1297	
	R5	6.66%	PAAE1432	
	R1	6.15%	PAAE0878	Free valuations + £350 cashback
	R2	6.30%	PAAE1013	
	R3	6.47%	PAAE1148	
	R4	6.57%	PAAE1283	
	R5	6.71%	PAAE1418	
5-year fixed	R1	6.00%	PAAD0937	Free valuations
	R2	6.15%	PAAD1072	
	R3	6.32%	PAAD1207	
	R4	6.42%	PAAD1342	
	R5	6.56%	PAAD1477	
	R1	6.02%	PAAD0923	Free valuations + £350 cashback
	R2	6.17%	PAAD1058	
	R3	6.34%	PAAD1193	
	R4	6.44%	PAAD1328	
	R5	6.58%	PAAD1463	

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	6.23%	PAAE0902	Free valuations
	R2	6.40%	PAAE1037	
	R3	6.57%	PAAE1172	
	R4	6.68%	PAAE1307	
	R5	6.81%	PAAE1442	
	R1	6.29%	PAAE0897	Free valuations + £350 cashback
	R2	6.46%	PAAE1032	
	R3	6.64%	PAAE1167	
	R4	6.76%	PAAE1302	
	R5	6.88%	PAAE1437	
5-year fixed	R1	6.05%	PAAD0947	Free valuations
	R2	6.21%	PAAD1082	
	R3	6.38%	PAAD1217	
	R4	6.48%	PAAD1352	
	R5	6.62%	PAAD1487	
	R1	6.07%	PAAD0942	Free valuations + £350 cashback
	R2	6.23%	PAAD1077	
	R3	6.40%	PAAD1212	
	R4	6.52%	PAAD1347	
	R5	6.65%	PAAD1482	

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	5.68%	PAAE0864	
	R2	5.83%	PAAE0999	
	R3	6.00%	PAAE1134	
	R4	6.10%	PAAE1269	
	R5	6.24%	PAAE1404	
5-year fixed	R1	5.83%	PAAD0909	
	R2	5.98%	PAAD1044	
	R3	6.15%	PAAD1179	
	R4	6.25%	PAAD1314	
	R5	6.39%	PAAD1449	

ADVERSE CRITERIA
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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:** 3.75%

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	6.10%	PAAE0886	Free valuations
	R2	6.26%	PAAE1021	
	R3	6.42%	PAAE1156	
	R4	6.56%	PAAE1291	
	R5	6.71%	PAAE1426	
	R1	6.18%	PAAE0872	Free valuations + £350 cashback
	R2	6.34%	PAAE1007	
	R3	6.52%	PAAE1142	
	R4	6.65%	PAAE1277	
	R5	6.81%	PAAE1412	
5-year fixed	R1	6.04%	PAAD0931	Free valuations
	R2	6.20%	PAAD1066	
	R3	6.38%	PAAD1201	
	R4	6.51%	PAAD1336	
	R5	6.67%	PAAD1471	
	R1	6.07%	PAAD0917	Free valuations + £350 cashback
	R2	6.24%	PAAD1052	
	R3	6.42%	PAAD1187	
	R4	6.54%	PAAD1322	
	R5	6.70%	PAAD1457	

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	6.20%	PAAE0893	Free valuations
	R2	6.35%	PAAE1028	
	R3	6.54%	PAAE1163	
	R4	6.65%	PAAE1298	
	R5	6.81%	PAAE1433	
	R1	6.22%	PAAE0879	Free valuations + £350 cashback
	R2	6.39%	PAAE1014	
	R3	6.58%	PAAE1149	
	R4	6.69%	PAAE1284	
	R5	6.85%	PAAE1419	
5-year fixed	R1	6.08%	PAAD0938	Free valuations
	R2	6.24%	PAAD1073	
	R3	6.43%	PAAD1208	
	R4	6.55%	PAAD1343	
	R5	6.71%	PAAD1478	
	R1	6.09%	PAAD0924	Free valuations + £350 cashback
	R2	6.25%	PAAD1059	
	R3	6.44%	PAAD1194	
	R4	6.56%	PAAD1329	
	R5	6.72%	PAAD1464	

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	6.29%	PAAE0903	Free valuations
	R2	6.47%	PAAE1038	
	R3	6.67%	PAAE1173	
	R4	6.80%	PAAE1308	
	R5	6.96%	PAAE1443	
	R1	6.34%	PAAE0898	Free valuations + £350 cashback
	R2	6.53%	PAAE1033	
	R3	6.74%	PAAE1168	
	R4	6.87%	PAAE1303	
	R5	7.03%	PAAE1438	
5-year fixed	R1	6.11%	PAAD0948	Free valuations
	R2	6.29%	PAAD1083	
	R3	6.48%	PAAD1218	
	R4	6.60%	PAAD1353	
	R5	6.76%	PAAD1488	
	R1	6.13%	PAAD0943	Free valuations + £350 cashback
	R2	6.31%	PAAD1078	
	R3	6.51%	PAAD1213	
	R4	6.63%	PAAD1348	
	R5	6.79%	PAAD1483	

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	5.75%	PAAE0865	
	R2	5.92%	PAAE1000	
	R3	6.11%	PAAE1135	
	R4	6.23%	PAAE1270	
	R5	6.39%	PAAE1405	
5-year fixed	R1	5.90%	PAAD0910	
	R2	6.07%	PAAD1045	
	R3	6.26%	PAAD1180	
	R4	6.38%	PAAD1315	
	R5	6.54%	PAAD1450	

ADVERSE CRITERIA Click to view

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:** 3.75%

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	6.30%	PAAE0887	Free valuations
	R2	6.47%	PAAE1022	
	R3	6.69%	PAAE1157	
	R4	6.80%	PAAE1292	
	R5	6.97%	PAAE1427	
	R1	6.40%	PAAE0873	Free valuations + £350 cashback
	R2	6.57%	PAAE1008	
	R3	6.78%	PAAE1143	
	R4	6.90%	PAAE1278	
	R5	7.07%	PAAE1413	
5-year fixed	R1	6.25%	PAAD0932	Free valuations
	R2	6.43%	PAAD1067	
	R3	6.64%	PAAD1202	
	R4	6.76%	PAAD1337	
	R5	6.93%	PAAD1472	
	R1	6.29%	PAAD0918	Free valuations + £350 cashback
	R2	6.47%	PAAD1053	
	R3	6.67%	PAAD1188	
	R4	6.80%	PAAD1323	
	R5	6.97%	PAAD1458	

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	6.40%	PAAE0894	Free valuations
	R2	6.57%	PAAE1029	
	R3	6.79%	PAAE1164	
	R4	6.93%	PAAE1299	
	R5	7.08%	PAAE1434	
	R1	6.44%	PAAE0880	Free valuations + £350 cashback
	R2	6.62%	PAAE1015	
	R3	6.83%	PAAE1150	
	R4	6.96%	PAAE1285	
	R5	7.12%	PAAE1420	
5-year fixed	R1	6.29%	PAAD0939	Free valuations
	R2	6.47%	PAAD1074	
	R3	6.68%	PAAD1209	
	R4	6.81%	PAAD1344	
	R5	6.97%	PAAD1479	
	R1	6.31%	PAAD0925	Free valuations + £350 cashback
	R2	6.49%	PAAD1060	
	R3	6.69%	PAAD1195	
	R4	6.82%	PAAD1330	
	R5	6.99%	PAAD1465	

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	6.56%	PAAE0904	Free valuations
	R2	6.73%	PAAE1039	
	R3	6.94%	PAAE1174	
	R4	7.05%	PAAE1309	
	R5	7.23%	PAAE1444	
	R1	6.65%	PAAE0899	Free valuations + £350 cashback
	R2	6.82%	PAAE1034	
	R3	7.03%	PAAE1169	
	R4	7.13%	PAAE1304	
	R5	7.31%	PAAE1439	
5-year fixed	R1	6.36%	PAAD0949	Free valuations
	R2	6.53%	PAAD1084	
	R3	6.74%	PAAD1219	
	R4	6.86%	PAAD1354	
	R5	7.03%	PAAD1489	
	R1	6.39%	PAAD0944	Free valuations + £350 cashback
	R2	6.57%	PAAD1079	
	R3	6.77%	PAAD1214	
	R4	6.89%	PAAD1349	
	R5	7.06%	PAAD1484	

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	5.97%	PAAE0866	
	R2	6.15%	PAAE1001	
	R3	6.35%	PAAE1136	
	R4	6.48%	PAAE1271	
	R5	6.65%	PAAE1406	
5-year fixed	R1	6.12%	PAAD0911	
	R2	6.30%	PAAD1046	
	R3	6.50%	PAAD1181	
	R4	6.63%	PAAD1316	
	R5	6.80%	PAAD1451	

ADVERSE CRITERIA Click to view

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:** 3.75%

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	6.52%	PAAE0888	Free valuations
	R2	6.74%	PAAE1023	
	R3	6.95%	PAAE1158	
	R4	7.08%	PAAE1293	
	R5	7.26%	PAAE1428	
	R1	6.61%	PAAE0874	Free valuations + £350 cashback
	R2	6.81%	PAAE1009	
	R3	7.03%	PAAE1144	
	R4	7.16%	PAAE1279	
	R5	7.34%	PAAE1414	
5-year fixed	R1	6.47%	PAAD0933	Free valuations
	R2	6.67%	PAAD1068	
	R3	6.89%	PAAD1203	
	R4	7.02%	PAAD1338	
	R5	7.20%	PAAD1473	
	R1	6.51%	PAAD0919	Free valuations + £350 cashback
	R2	6.70%	PAAD1054	
	R3	6.92%	PAAD1189	
	R4	7.05%	PAAD1324	
	R5	7.23%	PAAD1459	

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	6.62%	PAAE0895	Free valuations
	R2	6.80%	PAAE1030	
	R3	7.03%	PAAE1165	
	R4	7.15%	PAAE1300	
	R5	7.33%	PAAE1435	
	R1	6.66%	PAAE0881	Free valuations + £350 cashback
	R2	6.84%	PAAE1016	
	R3	7.06%	PAAE1151	
	R4	7.19%	PAAE1286	
	R5	7.37%	PAAE1421	
5-year fixed	R1	6.51%	PAAD0940	Free valuations
	R2	6.70%	PAAD1075	
	R3	6.92%	PAAD1210	
	R4	7.05%	PAAD1345	
	R5	7.22%	PAAD1480	
	R1	6.53%	PAAD0926	Free valuations + £350 cashback
	R2	6.71%	PAAD1061	
	R3	6.93%	PAAD1196	
	R4	7.06%	PAAD1331	
	R5	7.24%	PAAD1466	

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	6.75%	PAAE0905	Free valuations
	R2	6.94%	PAAE1040	
	R3	7.16%	PAAE1175	
	R4	7.28%	PAAE1310	
	R5	7.47%	PAAE1445	
	R1	6.82%	PAAE0900	Free valuations + £350 cashback
	R2	7.00%	PAAE1035	
	R3	7.23%	PAAE1170	
	R4	7.33%	PAAE1305	
	R5	7.53%	PAAE1440	
5-year fixed	R1	6.56%	PAAD0950	Free valuations
	R2	6.75%	PAAD1085	
	R3	6.97%	PAAD1220	
	R4	7.10%	PAAD1355	
	R5	7.28%	PAAD1490	
	R1	6.59%	PAAD0945	Free valuations + £350 cashback
	R2	6.78%	PAAD1080	
	R3	7.00%	PAAD1215	
	R4	7.12%	PAAD1350	
	R5	7.31%	PAAD1485	

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	6.19%	PAAE0867	
	R2	6.38%	PAAE1002	
	R3	6.59%	PAAE1137	
	R4	6.73%	PAAE1272	
	R5	6.91%	PAAE1407	
5-year fixed	R1	6.34%	PAAD0912	
	R2	6.53%	PAAD1047	
	R3	6.74%	PAAD1182	
	R4	6.88%	PAAD1317	
	R5	7.06%	PAAD1452	

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:** 3.75%

ADVERSE CRITERIA
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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	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	6.86%	PAAE0889	Free valuations
	R2	7.07%	PAAE1024	
	R3	7.30%	PAAE1159	
	R4	7.52%	PAAE1294	
	R5	7.62%	PAAE1429	
	R1	6.95%	PAAE0875	Free valuations + £350 cashback
	R2	7.16%	PAAE1010	
	R3	7.40%	PAAE1145	
	R4	7.58%	PAAE1280	
	R5	7.73%	PAAE1415	
5-year fixed	R1	6.81%	PAAD0934	Free valuations
	R2	7.02%	PAAD1069	
	R3	7.26%	PAAD1204	
	R4	7.43%	PAAD1339	
	R5	7.59%	PAAD1474	
	R1	6.85%	PAAD0920	Free valuations + £350 cashback
	R2	7.06%	PAAD1055	
	R3	7.30%	PAAD1190	
	R4	7.46%	PAAD1325	
	R5	7.64%	PAAD1460	

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	6.98%	PAAE0896	Free valuations
	R2	7.18%	PAAE1031	
	R3	7.41%	PAAE1166	
	R4	7.55%	PAAE1301	
	R5	7.78%	PAAE1436	
	R1	7.01%	PAAE0882	Free valuations + £350 cashback
	R2	7.21%	PAAE1017	
	R3	7.45%	PAAE1152	
	R4	7.59%	PAAE1287	
	R5	7.80%	PAAE1422	
5-year fixed	R1	6.86%	PAAE0941	Free valuations
	R2	7.07%	PAAD1076	
	R3	7.30%	PAAD1211	
	R4	7.45%	PAAD1346	
	R5	7.66%	PAAD1481	
	R1	6.87%	PAAD0927	Free valuations + £350 cashback
	R2	7.08%	PAAD1062	
	R3	7.32%	PAAD1197	
	R4	7.46%	PAAD1332	
	R5	7.67%	PAAD1467	

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	7.13%	PAAE0906	Free valuations
	R2	7.34%	PAAE1041	
	R3	7.53%	PAAE1176	
	R4	7.69%	PAAE1311	
	R5	7.94%	PAAE1446	
	R1	7.22%	PAAE0901	Free valuations + £350 cashback
	R2	7.43%	PAAE1036	
	R3	7.57%	PAAE1171	
	R4	7.74%	PAAE1306	
	R5	8.05%	PAAE1441	
5-year fixed	R1	6.92%	PAAD0951	Free valuations
	R2	7.13%	PAAD1086	
	R3	7.35%	PAAD1221	
	R4	7.50%	PAAD1356	
	R5	7.72%	PAAD1491	
	R1	6.96%	PAAD0946	Free valuations + £350 cashback
	R2	7.17%	PAAD1081	
	R3	7.37%	PAAD1216	
	R4	7.52%	PAAD1351	
	R5	7.76%	PAAD1486	

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	6.53%	PAAE0868	
	R2	6.74%	PAAE1003	
	R3	6.98%	PAAE1138	
	R4	7.13%	PAAE1273	
	R5	7.32%	PAAE1408	
5-year fixed	R1	6.68%	PAAD0913	
	R2	6.89%	PAAD1048	
	R3	7.13%	PAAD1183	
	R4	7.28%	PAAD1318	
	R5	7.47%	PAAD1453	

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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