

First Time Buyers:

- If cashback is applicable this will be paid via your solicitor, on completion
- If loan to value exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all residential First Time Buyer products

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 31 March 2026	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	7.5	
2yr fixed rate	Fixed until 31 March 2026	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	7.5	
2yr tracker rate	Until 31 March 2026	5.64% (variable) at 0.39% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.7	
3yr fixed rate	Fixed until 31 March 2027	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.2	
5yr fixed rate	Fixed until 31 March 2029	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	6.8	
5yr fixed rate	Fixed until 31 March 2029	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	6.8	

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 31 March 2026	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	7.5	
2yr fixed rate	Fixed until 31 March 2026	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	7.5	
2yr tracker rate	Until 31 March 2026	5.69% (variable) at 0.44% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.7	
3yr fixed rate	Fixed until 31 March 2027	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.3	
5yr fixed rate	Fixed until 31 March 2029	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	6.8	
5yr fixed rate	Fixed until 31 March 2029	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	6.8	

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 31 March 2026	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	7.5	
2yr fixed rate	Fixed until 31 March 2026	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	7.6	
2yr tracker rate	Until 31 March 2026	5.94% (variable) at 0.69% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.7	
3yr fixed rate	Fixed until 31 March 2027	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.3	
5yr fixed rate	Fixed until 31 March 2029	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	6.9	
5yr fixed rate	Fixed until 31 March 2029	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	6.9	

Lending is subject to status and lending criteria, UK resident and 18+

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 31 March 2026	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	7.5	
2yr fixed rate	Fixed until 31 March 2026	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	7.6	
2yr tracker rate	Until 31 March 2026	5.94% (variable) at 0.69% above the BoE base rate**	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	No ERC	£5,000 to £1 million	7.7	
3yr fixed rate	Fixed until 31 March 2027	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.3	
5yr fixed rate	Fixed until 31 March 2029	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	6.9	
5yr fixed rate	Fixed until 31 March 2029	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £1 million	6.9	

85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 31 March 2026	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £750,000	7.6	£500 cashback
2yr fixed rate	Fixed until 31 March 2026	5.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £750,000	7.6	£500 cashback
3yr fixed rate	Fixed until 31 March 2027	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £750,000	7.3	£500 cashback
5yr fixed rate	Fixed until 31 March 2029	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £750,000	6.9	£500 cashback

90-95% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 31 March 2026	5.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £570,000	7.7	£500 cashback
3yr fixed rate	Fixed until 31 March 2027	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £570,000	7.5	£500 cashback
5yr fixed rate	Fixed until 31 March 2029	5.39%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 31/03/2025, then 4% until 31/03/2026, then 3% until 31/03/2027, then 2% until 31/03/2028, then 1% until 31/03/2029	£5,000 to £570,000	7.1	£500 cashback

*An APRC (Annual percentage rate of charge) takes into account all of the costs of a loan and allows you to compare different mortgage offers, including those from other lenders

**Bank of England Base Rate, currently 5.25%

Representative example:

For a repayment mortgage of £162,915 over a 35 year term, you will make
 24 monthly repayments of £815.99 at 4.94% fixed until 31 March 2026. This will be followed by a further:
 396 monthly repayments of £1,114.59 a month at the Follow on Tracker Rate, currently currently 7.74% for the remainder of the term.
 The total amount payable would be £460,961.40, made up of the loan amount plus interest (£298,046.40).

The overall cost for comparison is 7.5% APRC Representative.

Your first monthly payment will be higher as it includes interest from the date the funds are released as well as the monthly repayment.

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