

Movers

- 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 House Purchase 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%	HVR currently 8.74%	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	8.3	
2yr fixed rate	Fixed until 31 March 2026	4.94%	HVR currently 8.74%	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	8.3	
2yr tracker rate	Until 31 March 2026	5.64% (variable) at 0.39% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5	
3yr fixed rate	Fixed until 31 March 2027	4.44%	HVR currently 8.74%	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	
5yr fixed rate	Fixed until 31 March 2029	4.44%	HVR currently 8.74%	£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	7.3	
5yr fixed rate	Fixed until 31 March 2029	4.64%	HVR currently 8.74%	£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	7.3	

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%	HVR currently 8.74%	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	8.3	
2yr fixed rate	Fixed until 31 March 2026	5.04%	HVR currently 8.74%	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	8.3	
2yr tracker rate	Until 31 March 2026	5.69% (variable) at 0.44% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5	
3yr fixed rate	Fixed until 31 March 2027	4.64%	HVR currently 8.74%	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	7.9	
5yr fixed rate	Fixed until 31 March 2029	4.54%	HVR currently 8.74%	£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	7.3	
5yr fixed rate	Fixed until 31 March 2029	4.74%	HVR currently 8.74%	£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	7.3	

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%	HVR currently 8.74%	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	8.3	
2yr fixed rate	Fixed until 31 March 2026	5.19%	HVR currently 8.74%	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	8.3	
2yr tracker rate	Until 31 March 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£5,000 to £1 million	8.6	
3yr fixed rate	Fixed until 31 March 2027	4.69%	HVR currently 8.74%	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	
5yr fixed rate	Fixed until 31 March 2029	4.64%	HVR currently 8.74%	£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	7.3	
5yr fixed rate	Fixed until 31 March 2029	4.84%	HVR currently 8.74%	£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	7.4	

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%	HVR currently 8.74%	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	8.3	
2yr fixed rate	Fixed until 31 March 2026	5.19%	HVR currently 8.74%	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £1 million	8.3	
2yr tracker rate	Until 31 March 2026	5.94% (variable) at 0.69% above the BoE base rate**	HVR currently 8.74%	£995	No ERC	£5,000 to £1 million	8.6	
3yr fixed rate	Fixed until 31 March 2027	4.69%	HVR currently 8.74%	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £1 million	8.0	
5yr fixed rate	Fixed until 31 March 2029	4.64%	HVR currently 8.74%	£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	7.3	
5yr fixed rate	Fixed until 31 March 2029	4.84%	HVR currently 8.74%	£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	7.4	

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%	HVR currently 8.74%	£995	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £750,000	8.4	£500 cashback
2yr fixed rate	Fixed until 31 March 2026	5.29%	HVR currently 8.74%	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £750,000	8.4	£500 cashback
3yr fixed rate	Fixed until 31 March 2027	4.94%	HVR currently 8.74%	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £750,000	8.0	£500 cashback
5yr fixed rate	Fixed until 31 March 2029	4.94%	HVR currently 8.74%	£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	7.4	£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%	HVR currently 8.74%	£0	2% until 31/03/2025, then 1% until 31/03/2026	£5,000 to £570,000	8.5	£500 cashback
3yr fixed rate	Fixed until 31 March 2027	5.59%	HVR currently 8.74%	£995	3% until 31/03/2025, then 2% until 31/03/2026, then 1% until 31/03/2027	£5,000 to £570,000	8.2	£500 cashback
5yr fixed rate	Fixed until 31 March 2029	5.39%	HVR currently 8.74%	£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	7.6	£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 £171,000 over a 29 year term, you will make 24 monthly repayments of £925.51 at 4.94% fixed until 31 March 2026. This will be followed by a further: 324 monthly repayments of £1,331.67 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term. The total amount payable would be £453,673.32, made up of the loan amount plus interest (£282,673.32).

The overall cost for comparison is 8.3% 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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