

Our Range of Residential and Buy to Let Mortgages

16 October 2024

Get in touch your way



Call

0345 601 6683

Opening Hours

Mon - Thurs, 8:00am - 6pm Friday, 8:00am - 5:30pm Saturday, 9am - 12pm



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A guide to our service

Application and	No application fees apply. Please refer to the rate tables for details of any completion fees payable. Where your client has
Application and completion fees	opted to pay upfront, these must be received before we will issue any mortgage offer. Any fees payable, with the exception of valuation fees (where applicable), are refundable if the loan does not complete.
CHAPS	It is our usual practice to send the loan to the conveyancer by CHAPS. If your client elects to do this, £20 will be debited from their account, and they'll incur interest as part of the mortgage balance. If your client elects to pay upfront in order to avoid incurring additional interest, they must pay this fee prior to offer.
Direct Debits	All our mortgages are conditional on monthly payments being made in advance by Direct Debit on the 1st of each month.
Discounts	All discount periods apply from the end of the month in which completion takes place if no fixed end date is quoted. A floor applies to all discounted products in this guide. Unless specifically stated otherwise for a particular product, this floor is 0% i.e. no pay rate will ever be less than 0%.
Early Repayment Charge (ERC)	Where no ERC applies, or the ERC period has expired, unlimited overpayments can be made. Our Fixed Rate Mortgages allow up to 10% overpayment, this is per annum and cannot be rolled over. Our Base Rate Tracker mortgages allow unlimited overpayments ERC-free.
First time buyers	For first time buyers, products are only available on a repayment (Capital and Interest) basis. We require a minimum of six months continuous employment and we may need proof of deposit.
Follow-on rates	Standard Variable Rate (SVR) was the base rate applying to mortgages taken out before 30 December 2009. The Base Rate Tracker (BRT) revert rate applies to mortgages taken out between 30 December 2009 and 13 November 2012. Mortgage Variable Rate (MVR) is the base rate applying to mortgages taken out from 14 November 2012. Should your client be on a product linked to, or which changes to, SVR or the BRT revert rate and they move to a product which is linked to or changes to MVR, it is not possible to subsequently move back to SVR or BRT. Unless otherwise stated, at the end of the initial deal period, the mortgage will revert to the MVR for the remainder of the term.
Incentives	There is no charge for a property valuation for mortgage purposes where the property value is less than £1.5 million. With the majority of our remortgages there is no charge for standard legal conveyancing, providing your client uses the Skipton Remortgage Conveyancing Service. There may be some additional legal costs payable where the loan is above £1 million. In some cases, your client may be required to pay certain legal costs which are not usually included in a standard remortgage, such as transfers of equity or deed of postponement. Free standard legal fees are not available on Additional Borrowing applications where the property is already mortgaged to Skipton Building Society.
Interest Only	Residential Interest Only mortgages are available to a maximum of 70% LTV, or 80% LTV for part & part mortgages, and aren't available for first time buyers. Interest Only acceptable repayment strategies and further information on our lending criteria, please refer to our A-Z Lending Criteria Guide at: https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria .
Loan to Value (LTV)	Please note, where separate interest rates apply for different LTVs, a change in the valuation or loan required may mean your client is ineligible for the rate they originally applied for. In this instance you will be advised of the change and asked if you still wish to proceed with your clients application. Before submitting a full application, you should use our affordability calculator and Decision in Principle facility to ensure the case fits our criteria.
Minimum Property Value	Minimum property value for Residential Mortgages is £50k. Minimum property value for Buy to Let Mortgages is £75k.
Offers	Mortgage offers for purchases and remortgages are valid for six months (except Additional Borrowing offers which are valid for one month and New Build offers which are valid for nine months) and are not transferable to different properties.
Product Floor	Please check the product grid for the product floor. Any products that track the BoEBR, any rate changes will come into effect 14 days after BoEBR change.
Product Transfers	All remortgage products are available for product transfers via our eMortgages system and will be eligible for a retention procuration fee payment.
Valuation fees	If applicable, these are payable with the application (except where stated) and include a non-refundable Valuation Panel Management fee of £26 for arranging and administering our valuation. This fee should be shown in your client's Mortgage Illustration. Minimum property valuation/purchase price (whichever is the lowest) is £50,000 for Residential and £75,000 for Buy To Let (mortgage report and valuation only). We won't charge for a valuation for mortgage purposes on any of our current Residential and Buy to Let product ranges on properties where the property value is less than £1.5 million. If your client changes the property to another during the mortgage process, we won't charge for a further valuation for mortgage purposes. The valuation report is for the benefit of Skipton for mortgage purposes only and does not guarantee that the property is free from defects. On some occasions only an AVM (Automated Valuation Model) may be carried out. Your client may require a RICS Home Survey Level 2 or RICS Home Survey Level 3 if they are purchasing a property. This should be arranged with the clients and a valuer.
Chinton Building Conjety is a	member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN.

*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

							Reside	ntial Fixed	Purchase						
Product Code Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
F9566 2Y Fixed	4.58%	28/02/27		60%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9567 2Y Fixed	4.43%	28/02/27		60%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9568 2Y Fixed	4.30%	28/02/27		60%	Purchase	No	£0	£1,495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9569 2Y Fixed	4.69%	28/02/27		75%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9570 2Y Fixed	4.61%	28/02/27		75%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9571 2Y Fixed	4.46%	28/02/27		75%	Purchase	No	£0	£1,495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9572 2Y Fixed	4.85%	28/02/27		80%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9573 2Y Fixed	5.02%	28/02/27	/==	80%	Purchase	No	£500	£0	Product Transfers / Porting with Top Up /	2.5/1.25%	Yes	£80,000	£1,000,000	C&I / P&P	N/A
F9574 2Y Fixed	4.76%	28/02/27	6.24% (RMVR	80%	Purchase	No	£0	£495	TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9575 2Y Fixed	4.60%	28/02/27	minus 0.55%)	80%	Purchase	No	£0	£1,495		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9576 2Y Fixed	5.03%	28/02/27	until 5 years	85%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9577 2Y Fixed	5.22%	28/02/27	after original	85%	Purchase	No	£500	£0		2.5/1.25%	Yes	£80,000	£800,000	C&I	N/A
F9578 2Y Fixed	4.94%	28/02/27	start date, then	85%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9579 2Y Fixed F9580 2Y Fixed	4.81% 5.34%	28/02/27 28/02/27	RMVR (6.79%)	85%	Purchase	No	£0 £0	£1,495 £0		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
	5.51%	28/02/27		90%	Purchase	No No	£500	£0		2.5/1.25%	Yes Yes	£5,000 £80.000	£600,000 £600.000	C&I	N/A
F9581 2Y Fixed		-, -,		90%	Purchase	No No	£00			2.5/1.25%		,	,		N/A
F9582 2Y Fixed F9583 2Y Fixed	5.25% 5.11%	28/02/27 28/02/27		90%	Purchase Purchase	No	£0	£495 £1,495		2.5/1.25% 2.5/1.25%	Yes Yes	£5,000 £5,000	£600,000 £600,000	C&I C&I	N/A N/A
F9584 2Y Fixed	5.11%	28/02/27		95%	Purchase	No	£0	£1,495 £0		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A N/A
F9585 2Y Fixed	5.72%	28/02/27		95%	Purchase	No	£500	£0	Product Transfers / Porting with Top Up	2.5/1.25%	Yes	£80,000	£600,000	C&I	N/A N/A
F9586 2Y Fixed	5.43%	28/02/27		95%	Purchase	No	£0	£495	(not available for New Build)	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
NB194 2Y Fixed	5.71%	28/02/27		95%	Purchase	No	£0	£0	New Build Purchase	2.5/1.25%	No	£5,000	£600,000	C&I	N/A
ND194 Z111Xeu	3.7170	20/02/21		90%	Tulchase	140	LU	LU	New Build Fulcilase	2.0/ 1.20%	110	£3,000	1000,000	Cai	IN/ A
F9587 5Y Fixed	4.32%	28/02/30		60%	Purchase	No	£0	£0		6/6/5/4/1.75%	6 Yes	£5,000	£3,000,000	All	N/A
F9588 5Y Fixed	4.22%	28/02/30		60%	Purchase	No	£0	£1,295		6/6/5/4/1.75%		£5,000	£3,000,000	All	N/A
F9589 5Y Fixed	4.09%	28/02/30		60%	Purchase	No	£0	£2,995		6/6/5/4/1.75%		£5,000	£3,000,000	All	N/A
F9590 5Y Fixed	4.39%	28/02/30		75%	Purchase	No	£0	£0		6/6/5/4/1.75%		£5,000	£3,000,000	All	N/A
F9591 5Y Fixed	4.31%	28/02/30		75%	Purchase	No	£0	£1,295		6/6/5/4/1.75%	6 Yes	£5,000	£3,000,000	All	N/A
F9592 5Y Fixed	4.24%	28/02/30		75%	Purchase	No	£0	£2,995		6/6/5/4/1.75%		£5,000	£3,000,000	All	N/A
F9593 5Y Fixed	4.49%	28/02/30		80%	Purchase	No	£0	£0		6/6/5/4/1.75%		£5,000	£1,000,000	C&I / P&P	N/A
F9594 5Y Fixed	4.59%	28/02/30		80%	Purchase	No	£500	£0		6/6/5/4/1.75%		£80,000	£1,000,000	C&I / P&P	N/A
F9595 5Y Fixed	4.42%	28/02/30		80%	Purchase	No	£0	£1,295	Product Transfers / Porting with Top Up /	6/6/5/4/1.75%		£5,000	£1,000,000	C&I / P&P	N/A
F9596 5Y Fixed	4.35%	28/02/30		80%	Purchase	No	£0	£2,995	TSM with Top Up	6/6/5/4/1.75%	6 Yes	£5,000	£1,000,000	C&I / P&P	N/A
5 F9597 5Y Fixed	4.61%	28/02/30	RMVR (6.79%)	85%	Purchase	No	£0	£0		6/6/5/4/1.75%		£5,000	£800,000	C&I	N/A
F9598 5Y Fixed	4.69%	28/02/30	101VIV (0.7 576)	85%	Purchase	No	£500	£0		6/6/5/4/1.75%		£80,000	£800,000	C&I	N/A
F9599 5Y Fixed	4.51%	28/02/30		85%	Purchase	No	£0	£1,295		6/6/5/4/1.75%		£5,000	£800,000	C&I	N/A
F9600 5Y Fixed	4.42%	28/02/30		85%	Purchase	No	£0	£2,995		6/6/5/4/1.75%	6 Yes	£5,000	£800,000	C&I	N/A
F9601 5Y Fixed	4.79%	28/02/30		90%	Purchase	No	£0	£0		6/6/5/4/1.75%	6 Yes	£5,000	£600,000	C&I	N/A
F9602 5Y Fixed	4.87%	28/02/30		90%	Purchase	No	£500	£0		6/6/5/4/1.75%		£80,000	£600,000	C&I	N/A
F9603 5Y Fixed	4.68%	28/02/30		90%	Purchase	No	£0	£1,295		6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A
F9604 5Y Fixed	4.58%	28/02/30		90%	Purchase	No	£0	£2,995		6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A
F9605 5Y Fixed	5.05%	28/02/30		95%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up	6/6/5/4/1.75%	6 Yes	£5,000	£600,000	C&I	N/A
F9606 5Y Fixed	5.14%	28/02/30		95%	Purchase	No	£500	£0	(not available for New Build)	6/6/5/4/1.75%	6 Yes	£80,000	£600,000	C&I	N/A
F9607 5Y Fixed	4.92%	28/02/30		95%	Purchase	No	£0	£1,295	(Hot available for New Dullu)	6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A
NB195 5Y Fixed	5.21%	28/02/30		95%	Purchase	No	£0	£0	New Build Purchase	6/6/5/4/1.75%	6 No	£5,000	£600,000	C&I	N/A

*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

							Resid	ential First	t Time Buy	ver Fixed Purchase						
Produc Code	t Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Minioan	Max Loan	Repayment Type	Product Floor
FB019	2Y Fixed	5.59%	28/02/27	6.24% (RMVR minus 0.55%)	90%	Purchase	No	£1,000	£0	Porting with Top Up	2.5/1.25%	No	£125,000	£600,000	C&I	N/A
FB020	2Y Fixed	5.85%	28/02/27	until 5 years after original	95%	Purchase	No	£1,000	£0	Porting with Top Up (not available for New Build)	2.5/1.25%	No	£125,000	£600,000	C&I	N/A
FN010	2Y Fixed	5.95%	28/02/27	start date, then RMVR (6.79%)	95%	Purchase	No	£1,000	£0	New Build Purchase	2.5/1.25%	No	£125,000	£600,000	C&I	N/A
			1	T		1 1		1				1			I	т 1
FB021	5Y Fixed	4.89%	28/02/30		90%	Purchase	No	£1,500	£0	Porting with Top Up	6/6/5/4/1.75%	No	£125,000	£600,000	C&I	N/A
FB022	5Y Fixed	5.23%	28/02/30	RMVR (6.79%)	95%	Purchase	No	£1,500	£0	Porting with Top Up (not available for New Build)	6/6/5/4/1.75%	No	£125,000	£600,000	C&I	N/A
FN011	5Y Fixed	5.28%	28/02/30		95%	Purchase	No	£1,500	£0	New Build Purchase	6/6/5/4/1.75%	No	£125,000	£600,000	C&I	N/A

The First Time Buyer product range is exclusive to applications where at least one of the applicants is a First Time Buyer. This still applies where porting and topping up (meaning a First Time Buyer must have been added to the new application).

							Resi	idential Tr	ack Recor	d Fixed Purchase						
Produ Cod	Description	Rate	Until	Revert to	LΤV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
5 TM0	5Y Fixed	5.29%	31/01/30	RMVR (6.79%)	100%	Purchase	No	£0	£0	New Business Only	6/6/5/4/1.75%	No	£5,000	£600,000	C&I	N/A
5 TM0		5.44%		. ,		Purchase	No	£1,000	£0	New Business Only	6/6/5/4/1.75%		£100,000	£600,000	C&I	N/A

Only available to renters who have not owned a property within the last 3 years. Must have a history of at least 12 months rental payments in a row within the last 18 months. Minimum age 21. We will accept a deposit but this must be less than 5%.

For full criteria visit https://www.skipton-intermediaries.co.uk/criteria/track-record

							Residentia	ıl Base Rate	e Tracker I	Purchase & Remortgage						
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Faa	Available to	ERCs	Additional Borrowing		Max Loan	Repayment Type	Product Floor
TR936	2Y BRT	5.39% (BoEBR + 0.39%)	2 years		60%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£3,000,000	All	3%
TR937	2Y BRT	5.52% (BoEBR + 0.52%)	2 years	6.24% (RMVR minus 0.55%) until 5 years	75%	Pur/Remo	Yes (Remortgages)	£0	£995	Product Transfers / Porting with Top Up /	No ERC	Yes	£5,000	£3,000,000	All	3%
TR930	2Y BRT	5.82% (BoEBR + 0.82%)	2 years	after original start date, then RMVR (6.79%)	85%	Pur/Remo	Yes (Remortgages)	£0	£995	TSM with Top Up	No ERC	Yes	£5,000	£800,000	C&I / P&P	3%
TR931	2Y BRT	5.99% (BoEBR + 0.99%)	2 years	1111111 (0.7 370)	90%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£600,000	C&I	3%

							Res	idential B	ase Rate Ti	racker Retention						
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
TR938	2Y BRT	5.64% (BoEBR + 0.64%)	2 years	6.24% (RMVR	60%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
TR939	2Y BRT	5.74% (BoEBR + 0.74%)	2 years	minus 0.55%) until 5 years	75%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up /	No ERC	Yes	£5,000	£3,000,000	All	3%
TR940	2Y BRT	5.98% (BoEBR + 0.98%)	2 years	after original start date, then	85%	Pur / Rem	No	£0	£0	TSM with Top Up	No ERC	Yes	£5,000	£800,000	All	3%
TR941	2Y BRT	6.14% (BoEBR + 1.14%)	2 years	RMVR (6.79%)	90%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£600,000	All	3%

*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

				roadot Francicio di matanty d				ntial Fixed	d Remortga	age	9-7					
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
F9608	2Y Fixed	4.62%	28/02/27				Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9609	2Y Fixed	4.44%	28/02/27				Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9634	2Y Fixed	4.24%	28/02/27		-		Yes (Remortgages)	£0	£1,495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9610	2Y Fixed	4.74%	28/02/27		75%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000		N/A
F9611	2Y Fixed	4.59%	28/02/27	6.24% (RMVR minus	-		Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000		N/A
P F9635	2Y Fixed	4.39%	28/02/27	0.55%) until 5 years after			Yes (Remortgages)	£0	£1,495	Product Transfers / Porting with Top	2.5/1.25%	Yes	£5,000	£3,000,000		N/A
F9612	2Y Fixed	5.19%	28/02/27	original start date, then			Yes (Remortgages)	£0	£0	Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,000,000		N/A
F9613	2Y Fixed	5.03%	28/02/27	RMVR (6.79%)			Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£1,000,000		N/A
F9614	2Y Fixed	5.32%	28/02/27	8			Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9615	2Y Fixed	5.17%	28/02/27		-		Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9616	2Y Fixed	5.58%	28/02/27		-		Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9617	2Y Fixed	5.42%	28/02/27		90%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9618	5Y Fixed	4.34%	28/02/30		60%	Domortagas	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9619	5Y Fixed	4.24%	28/02/30				Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000		N/A
F9636	5Y Fixed	4.14%	28/02/30		_		Yes (Remortgages)	£0	£2,995		6/6/5/4/1.75%		£5,000	£3,000,000		N/A
F9620	5Y Fixed	4.42%	28/02/30				Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000		N/A
F9621	5Y Fixed	4.32%	28/02/30		_		Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000		N/A
F9637	5Y Fixed	4.22%	28/02/30		_		Yes (Remortgages)	£0	£2,995	Product Transfers / Porting with Top	6/6/5/4/1.75%		£5,000	£3,000,000		N/A
5 F9622	5Y Fixed	4.65%	28/02/30	RMVR (6.79%)			Yes (Remortgages)	£0	£0	Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,000,000		N/A
F9623	5Y Fixed	4.50%	28/02/30	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			Yes (Remortgages)	£0	£1,295	3p /	6/6/5/4/1.75%		£5,000	£1,000,000		N/A
F9624	5Y Fixed	4.83%	28/02/30				Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A
F9625	5Y Fixed	4.71%	28/02/30		_		Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A
F9626	5Y Fixed	4.99%	28/02/30				Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
	5Y Fixed	4.88%	28/02/30				Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A

							Residential Base Ra	ate Tracke	r Purchase	& Remortgage						
Product Code	Description	Rate	Until	Revert to	LTV	Available for		Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
TR936	2Y BRT	5.39% (BoEBR + 0.39%)	2 years		60%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£3,000,000	All	3%
TR937	2Y BRT	5.52% (BoEBR + 0.52%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after	75%	Pur/Remo	Yes (Remortgages)	£0	£995	Product Transfers / Porting with Top	No ERC	Yes	£5,000	£3,000,000	All	3%
TR930	2Y BRT	5.82% (BoEBR + 0.82%)	2 years	0.55%) until 5 years after original start date, then	85%	Pur/Remo	Yes (Remortgages)	£0	£995	Up / TSM with Top Up	No ERC	Yes	£5,000	£800,000	C&I / P&P	3%
TR931	2Y BRT	5.99% (BoEBR + 0.99%)	2 years		90%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£600,000	C&I	3%

*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

ription Fixed	Rate 5.56%	Until	Revert to	LTV			Cashback								
Fixed	5 56%				Available for	Free Legal?	following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min I oan	Max Loan	Repayment Type	Product Floor
	0.0070	28/02/27	6.24% (RMVR minus	95%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
ixed	5.72%	28/02/27	0.55%) until 5 years after original start date, then	95%	Purchase	No	£500	£0	Porting with Top Up (not available for New Build)	2.5/1.25%	Yes	£80,000	£600,000	C&I	N/A
ixed	5.43%	28/02/27	RMVR (6.79%)	95%	Purchase	No	£0	£495	,	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9586 2Y Fixed 5.43% 28/02/27 RMVR (6.79%) 95% Purchase No £0 £495 2.5/1.25% Yes £5,000 £600,000 C&I N/A															
ixed	4.22%	28/02/30		60%	Pur / Rem	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
ixed	4.12%	28/02/30		60%	Pur / Rem	No	£0	£1,295	Product Transfers / Porting with Top	6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
ixed	4.29%	28/02/30		75%	Pur / Rem	No	£0	£0	Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
ixed	4.21%	28/02/30	RMVR (6.79%)	75%	Pur / Rem	No	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
ixed	5.05%	28/02/30		95%	Purchase	No	£0	£0	D	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
ixed	5.14%	28/02/30		95%	Purchase	No	£500	£0		6/6/5/4/1.75%	Yes	£80,000	£600,000	C&I	N/A
ixed	4.92%	28/02/30		95%	Purchase	No	£0	£1,295	op (not available for New Bulld)	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
ix ix ix ix ix	red red red red red red red red red	ed 5.43% ed 4.22% ed 4.12% ed 4.29% ed 4.21% ed 5.05% ed 5.14%	ed 5.43% 28/02/27 ed 4.22% 28/02/30 ed 4.12% 28/02/30 ed 4.29% 28/02/30 ed 4.21% 28/02/30 ed 5.05% 28/02/30 ed 5.14% 28/02/30	ed 5.72% 28/02/27 original start date, then RMVR (6.79%) ed 4.22% 28/02/30 ed 4.12% 28/02/30 ed 4.29% 28/02/30 ed 4.21% 28/02/30 ed 5.05% 28/02/30 ed 5.14% 28/02/30 ed 5.14% 28/02/30	ed 5.72% 28/02/27 original start date, then RMVR (6.79%) 95% ed 5.43% 28/02/27 RMVR (6.79%) 95% ed 4.22% 28/02/30 ed 4.29% 28/02/30 ed 4.21% 28/02/30 ed 5.05% 28/02/30 ed 5.14% 28/02/30 ed 5.14% 28/02/30	ed 5.72% 28/02/27 original start date, then RMVR (6.79%) 95% Purchase	S.72% 28/02/27 Original start date, then RMVR (6.79%) 95% Purchase No	ed 5.72% 28/02/27 original start date, then RMVR (6.79%) 95% Purchase No £500 ed 5.43% 28/02/27 95% Purchase No £0 ed 4.22% 28/02/30 800	S.72% 28/02/27 original start date, then RMVR (6.79%) 95% Purchase No £500 £0	Sed S.72% 28/02/27 Purchase No £500 £0 New Build	Solution Figure Figure	Ed 5.72% 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/27 28/02/230 28/02	Ed 5.72% 28/02/27 28/02/27 original start date, then RMVR (6.79%) 95% Purchase No £500 £0 £0 £495 New Build) 2.5/1.25% Yes £80,000	Ed 5.72% 28/02/27 original start date, then RMVR (6.79%) 95% Purchase No £500 £0 Ed No £0 £495 New Build) 2.5/1.25% Yes £80,000 £600,000 Ed 4.22% 28/02/30 ed 4.12% 28/02/30 ed 4.21% 28/02/30 ed 4.21% 28/02/30 ed 5.05% 28/02/30 ed 5.05% 28/02/30 ed 5.05% 28/02/30 ed 5.14% 28/02/30	Ed 5.72% 28/02/27 28/02/2

						Re	esidential Tracker									
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Egg	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
TR938	2Y BRT	5.64% (BoEBR + 0.64%)	2 years		60%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
TR939	2Y BRT	5.74% (BoEBR + 0.74%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after	75%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top	No ERC	Yes	£5,000	£3,000,000	All	3%
TR940	2Y BRT	5.98% (BoEBR + 0.98%)	2 years	original start date, then RMVR (6.79%)	85%	Pur / Rem	No	£0	£0	Up / TSM with Top Up	No ERC	Yes	£5,000	£800,000	All	3%
TR941	2Y BRT	6.14% (BoEBR + 1.14%)	2 years		90%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£600,000	All	3%

					F	All Residenti	al Fixed Retentior	ı - 3% Comp	oletion Fee	(Existing Customers Only)						
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
PF057	2Y Fixed	2.99%	28/02/27		60%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	All	N/A
PF058	2Y Fixed	3.09%	28/02/27	7 6.24% (RMVR minus 0.55%) until 5 years after	75%	Product Transfers Only	No	£0	3%	Product Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	All	N/A
PF059	2Y Fixed	3.39%	28/02/27	0.55%) until 5 years after original start date, then	85%	Product Transfers Only	No	£0	3%	Floudet Hansleis Only	2.5/1.25%	No	£5,000	£800,000	All	N/A
PF060	2Y Fixed	3.70%	28/02/27		90%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£600,000	All	N/A

The percentage fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

				_		Residentia	Fixed Green Add	litional Bo	rrowing (E	xisting Customers Only)				•		
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2 GR072	2Y Fixed	4.35%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	2.5/1.25%	Yes	£5,000	£50,000	All	N/A
5 GR073	5Y Fixed	4.19%	28/02/30	RMVR (6.79%)	95%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	6/6/5/4/1.75%	Yes	£5,000	£50,000	All	N/A

These products are available for Green Additional Borrowing only, at least 50% of the Additional Borrowing must be to fund home improvements which will improve the energy efficiency of the security property.

	Our remo	ortgage produ	ucts are also a	vailable for I	Product Tr	ansfer	s on maturity	of an existing Skiptor			M (Transfer Subject to Mortga	ge) - when a prop	erty's owne	r adds or re	moves a perso	on from the m	nortgage.
								BTL	_ Fixed Purc	chase & Rei	mortgage						
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
	R1824	2Y Fixed	5.09%	28/02/27		60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting	2.5/1.25%	Yes		£1,500,000	All	N/A
2	R1825	2Y Fixed	4.79%	28/02/27		60%	Pur / Rem	Yes (Remortgage)	£0	£995	with Top Up / TSM with Top	2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1826	2Y Fixed	5.37%		(6.79%)	75%	Pur / Rem	Yes (Remortgage)	£0	£0	Up	2.5/1.25%	Yes		£1,500,000	All	N/A
	R1827	2Y Fixed	5.04%	28/02/27		75%	Pur / Rem	Yes (Remortgage)	£0	£995	7,	2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1828	5Y Fixed	4.69%	28/02/30		60%	Pur / Rem	Yes (Remortgage)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1829	5Y Fixed	4.49%	28/02/30		60%	Pur / Rem	Yes (Remortgage)	£0	£1,295	, , , , , , , , , , , , , , , , , , ,	6/6/5/4/1.75%	Yes		£1,500,000	All	N/A
_	R1830	5Y Fixed	4.39%	28/02/30	BMVR	60%	Pur / Rem	Yes (Remortgage)	£0	£2,995	Product Transfers / Porting	6/6/5/4/1.75%	Yes		£1,500,000	All	N/A
5	R1831	5Y Fixed	5.19%	28/02/30			Pur / Rem	Yes (Remortgage)	£0	£0	with Top Up / TSM with Top	6/6/5/4/1.75%	Yes		£1,500,000	All	N/A
	R1832	5Y Fixed	4.95%	28/02/30	(/	75%	Pur / Rem	Yes (Remortgage)	£0	£1,295	Up	6/6/5/4/1.75%	Yes		£1,500,000	All	N/A
	R1833	5Y Fixed	4.89%	28/02/30		75%	Pur / Rem	Yes (Remortgage)	£0	£2,995		6/6/5/4/1.75%	Yes		£1,500,000	All	N/A
					,												
								BIL	Tracker Pui	rchase & R	emortgage						
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	R1834	2Y BRT	5.69% (BoEBR + 0.69%)	2 Years	BMVR	60%	Pur / Rem	Yes (Remortgage)	£0	£995	Product Transfers / Porting with Top Up / TSM with Top	No ERC	Yes	£5,000	£1,500,000	All	3%
	R1835	2Y BRT	5.84% (BoEBR + 0.84%)	2 Years	(6.79%)	75%	Pur / Rem	Yes (Remortgage)	£0	£995	Up	No ERC	Yes	£5,000	£1,500,000	All	3%
								RTI Fixed	Retention	(Existing C	ustomers Only)						
								DILIIACU			<u> </u>						
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
	R1836	2Y Fixed	4.99%	28/02/27		60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting	2.5/1.25%	Yes		£1,500,000	All	N/A
2	R1837	2Y Fixed	4.69%	28/02/27			Pur / Rem	Yes (Remortgage)	£0	£995	with Top Up / TSM with Top	2.5/1.25%	Yes		£1,500,000	All	N/A
-	R1838	2Y Fixed	5.27%	28/02/27	(6.79%)		Pur / Rem	Yes (Remortgage)	£0	£0	Up	2.5/1.25%	Yes		£1,500,000	All	N/A
	R1839	2Y Fixed	4.94%	28/02/27		75%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
5	R1840	5Y Fixed	4.59%	28/02/30	BMVR	60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top	6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
J	R1841	5Y Fixed	4.45%	28/02/30	(6.79%)	60%	Pur / Rem	Yes (Remortgage)	£0	£995	Up	6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
								BTL Tracke	er Retention	(Existina	Customers Only)						
									Cashback								
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
	R1844	2Y BRT	5.89% (BoEBR + 0.89%)	2 Years	BMVR	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting	No ERC	Yes	£5,000	£1,500,000	All	3%
2	R1845	2Y BRT	5.99% (BoEBR + 0.99%)	2 Years	(6.79%)	75%	Pur / Rem	No	£0	£0	with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£1,500,000	All	3%

M (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

						ВТ	TL Fixed Green A	dditional Bo	rrowing (E	xisting Customers Only)						
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2 GB064	2Y Fixed	4.65%	28/02/27	BMVR (6.79%)	75%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	2.5/1.25%	Yes	£5,000	£50,000	All	N/A
5 GB065	5Y Fixed	4.49%	28/02/30	BMVR (6.79%)	75%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	6/6/5/4/1.75%	Yes	£5,000	£50,000	All	N/A

These products are available for Green Additional Borrowing only, at least 50% of the Additional Borrowing must be to fund home improvements which will improve the energy efficiency of the security property

*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

								Shared Ownersh	ip Fixed - P	urchase &	Remortgage						
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
	SO535	2Y Fixed	5.49%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after	90%	Pur / Rem	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up /	2.5/1.25%	Yes	£25,000	£600,000	C&I	N/A
_	SO536	2Y Fixed	5.74%	28/02/27	original start date, then RMVR (6.79%)	95%	Pur / Rem	Yes (Remortgages)	£0	£0	Staircasing	2.5/1.25%	Yes	£25,000	£600,000	C&I	N/A
Ī.	S0537	5Y Fixed	5.09%	28/02/30	DM (D (C 700))	90%	Pur / Rem	Yes (Remortgages)	£0	£0	Product Transfers / Porting with	6/6/5/4/1.75%	Yes	£25,000	£600,000	C&I	N/A
ľ	SO538	5Y Fixed	5.29%	28/02/27 original start date, then RMVR (6.79%) 95% Pur 28/02/30 RMVR (6.79%) 90% Pur	Pur / Rem	Yes (Remortgages)	£0	£0	Top Up / TSM with Top Up / Staircasing	6/6/5/4/1.75%	Yes	£25,000	£600,000	C&I	N/A		

							Shared Owners	hip Track R	ecord Fixe	d Purchase						
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
5 ST002	2 5Y Fixed	5.60%	28/02/30	RMVR (6.79%)	100%	Purchase	No	£0	£0	New Business Only	6/6/5/4/1.75%	No	£25,000	£600,000	C&I	N/A

Only available to renters who have not owned a property within the last 3 years. Must have a history of at least 12 months rental payments in a row within the last 18 months. Minimum age 21. We will accept a deposit but this must be less than 5%.

For full criteria visit https://www.skipton-intermediaries.co.uk/criteria/track-record

						Sh	nared Ownership i	Fixed - Stair	casing to 10	00% ownership						
Produ	Description	n Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min I can	Max Loan	Repayment Type	Product Floor
2 SS09	6 2Y Fixed	5.54%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Remortgage	Yes	£0	£0	Remortgage and additional borrowing to 100% ownership	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
5 SS09	7 5Y Fixed	5.10%	28/02/30	RMVR (6.79%)	95%	Remortgage	Yes	£0	£0	Remortgage and additional borrowing to 100% ownership	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
						Sha	red Ownership Fix	ced Retentic	n (Existing	customers only)						
Produ Code		n Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2 SO53	9 2Y Fixed	5.29%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	80%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
						_					·					
5 SO54	0 5Y Fixed	4.84%	28/02/30	RMVR (6.79%)	80%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I	N/A

*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

						All Residentia	al Fixed Retention	- 3% Compl	etion Fee (I	Existing Customers Only)						
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
PF057	2Y Fixed	2.99%	28/02/27		60%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
PF058	2Y Fixed	3.09%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after	75%	Product Transfers Only	No	£0	3%	Product Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
PF059	2Y Fixed	3.39%	28/02/27	O.55%) Until 5 years after	85%	Product Transfers Only	No	£0	3%	Floduct Hallslers Ollly	2.5/1.25%	No	£5,000	£800,000	C&I	N/A
PF060	2Y Fixed	3.70%	28/02/27	, ,	90%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£600,000	C&I	N/A

The percentage fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time. Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

							Share	ed Ownership Trac	cker Retent	ion (Existir	ng customers only)						
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	S0534		6.08% (BoEBR + 1.08%)	•	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	No ERC	Yes	£5,000	£600,000	C&I	3%

FOR INTERMEDIARY USE ONLY LIFT Product Range 16/10/2024

								C	MSE LIFT P	urchase							
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	L0077	2Y Fixed	5.79%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	Purchase	No	£0	£0	New Customers Only / Porting with Top Up	2.5/1.25%	No	£5,000	£600,000	C&I	N/A

FOR INTERMEDIARY USE ONLY First Homes England Product Range 16/10/2024

									9		3						,
								First Home	s England - I	Purchase Or	nly						
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	FH079	2Y Fixed	4.79%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Purchase Only	No	£0	£0	Purchase Only	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
5	FH080	5Y Fixed	4.44%	28/02/30	RMVR (6.79%)	95%	Purchase Only	No	£0	£0	Purchase Only	6/6/5/4/1.75%	Yes	£5.000	£600.000	C&I	N/A

							First Hom	nes England I	Retention (E	xisting Cust	tomers Only)						
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	FH081	2Y Fixed	4.69%	28/02/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)	05%	Product Transfers Only	No	£0	£0	Product Transfers Only	2.5/1.25%	Yes	£5,000	£1,000,000	All	N/A
5	FH082	5Y Fixed	4.34%	28/02/30	RMVR (6.79%)	95%	Product Transfers Only	No	£0	£0	Product Transfers Only	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	All	N/A

						All Re	sidential Fixe	d Retention -	- 3% Comple	tion Fee (Ex	isting Custome	ers Only)					
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
	PF057	2Y Fixed	2.99%	28/02/27		60%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	All	N/A
2	PF058	2Y Fixed	3.09%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start	75%	Product Transfers Only	No	£0	3%	Product	2.5/1.25%	No	£5,000	£3,000,000	All	N/A
2	PF059	2Y Fixed	3.39%	28/02/27		85%	Product Transfers Only	No	£0	3%	Transfers Only	2.5/1.25%	No	£5,000	£800,000	All	N/A
	PF060	2Y Fixed	3.70%	28/02/27		90%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£600,000	All	N/A

*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

				r Floudet Transfers of Mate				-	Purchase &	Remortgage		- росром,				
Produ Cod		Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
HB6	21 2Y Fixed	5.19%	28/02/27	6.24% (RMVR minus	60%	Pur / Rem	No	£0	£0	Draduat Transfers / Darting with Tan	2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
2 HB6:	22 2Y Fixed	5.29%	28/02/27	0.55%) until 5 years after original start date, then RMVR (6.79%)	75%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
_ HB6:	23 5Y Fixed	4.70%	28/02/30		60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I	N/A
HB6:	24 5Y Fixed	4.79%	28/02/30	- RMVR (6.79%)	75%	Pur / Rem	No	£0	£0	Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I	N/A
			1	,			HTB Fixe	ed Retention	Range (Exist	ing customers only)			•			
Produ Cod		Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2 HB63	25 2Y Fixed	4.78%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
5 HB6	26 5Y Fixed	4.52%	28/02/30	RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I	N/A
						Н	TB Trac	ker Retentio	n Range (Exis	sting customers only)						
Produ Cod	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2 HB63	20 2Y BRT	5.84% (BoEBR + 0.84%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	75%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£1,000,000	C&I	3%
						All Residenti	al Fixed	Retention - 3	3% Completio	n Fee (Existing Customers Only)						
Produ Cod		Rate	Until	Revert to	LTV	Available for	ree Legal	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
PF0	2Y Fixed	2.99%	28/02/27		60%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
PF0	2Y Fixed	3.09%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years	75%	Product Transfers Only	No	£0	3%	Product Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
PF0	59 2Y Fixed	3.39%	28/02/27	after original start date, then RMVR (6.79%)	85%	Product Transfers Only	No	£0	3%	Troduct Transicis Only	2.5/1.25%	No	£5,000	£800,000	C&I	N/A
PF06	0 2Y Fixed	3.70%	28/02/27		90%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£600,000	C&I	N/A

The percentage fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time. Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

FOR INTERMEDIARY USE ONLY					Scottish First Home Fund Scheme Product Range										16/10/2024			
	Scottish First Home Fund Scheme Retention (Existing Customers Only)																	
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2 ⊦	HF079	2Y Fixed	4.79%	28/02/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)		Product Transfers Only	No	£0	£0	Product Transfers Only	2.5/1.25%	No	£5,000	£1,000,000	All	N/A	
5 +	HF080	5Y Fixed	4.39%	28/02/30	RMVR (6.79%)	75%	Product Transfers Only	No	£0	£0	Product Transfers Only	6/6/5/4/1.75%	No	£5,000	£1,000,000	All	N/A	

	All Residential Fixed Retention - 3% Completion Fee (Existing Customers Only)																
	Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
	PF057	2Y Fixed	2.99%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfers Only	No	£0	3%	Product Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	All	N/A
2	PF058	2Y Fixed	3.09%	28/02/27		75%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	All	N/A
	PF059	2Y Fixed	3.39%	28/02/27		85%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£800,000	All	N/A
	PF060	2Y Fixed	3.70%	28/02/27		90%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£600,000	All	N/A