

FOR INTERMEDIARY USE ONLY



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 completion fees	No application fees apply. Please refer to the rate tables for details of any completion fees payable. Where your client has 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 procurement 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.

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

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

Residential 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	6.24% (RMVR minus 0.55% until 5 years after original start date, then RMVR (6.79%))	60%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	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		2.5/1.25%	Yes	£80,000	£1,000,000	C&I / P&P	N/A
F9574	2Y Fixed	4.76%	28/02/27		80%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9575	2Y Fixed	4.60%	28/02/27		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		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		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		85%	Purchase	No	£0	£495	2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A	
F9579	2Y Fixed	4.81%	28/02/27		85%	Purchase	No	£0	£1,495	2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A	
F9580	2Y Fixed	5.34%	28/02/27		90%	Purchase	No	£0	£0	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A	
F9581	2Y Fixed	5.51%	28/02/27		90%	Purchase	No	£500	£0	2.5/1.25%	Yes	£80,000	£600,000	C&I	N/A	
F9582	2Y Fixed	5.25%	28/02/27		90%	Purchase	No	£0	£495	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A	
F9583	2Y Fixed	5.11%	28/02/27		90%	Purchase	No	£0	£1,495	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A	
F9584	2Y Fixed	5.56%	28/02/27		95%	Purchase	No	£0	£0	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A	
F9585	2Y Fixed	5.72%	28/02/27		95%	Purchase	No	£500	£0	Product Transfers / Porting with Top Up (not available for New Build)	2.5/1.25%	Yes	£80,000	£600,000	C&I	N/A
F9586	2Y Fixed	5.43%	28/02/27	95%	Purchase	No	£0	£495	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	
F9587	5Y Fixed	4.32%	28/02/30	RMVR (6.79%)	60%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	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%	Yes	£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%	Yes	£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%	Yes	£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%	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%	Yes	£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%	Yes	£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%	Yes	£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		6/6/5/4/1.75%	Yes	£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		6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9597	5Y Fixed	4.61%	28/02/30		85%	Purchase	No	£0	£0	6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A	
F9598	5Y Fixed	4.69%	28/02/30		85%	Purchase	No	£500	£0	6/6/5/4/1.75%	Yes	£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%	Yes	£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%	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%	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%	Yes	£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%	Yes	£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%	Yes	£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 (not available for New Build)	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
F9606	5Y Fixed	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	
F9607	5Y Fixed	4.92%	28/02/30	95%	Purchase	No	£0	£1,295	6/6/5/4/1.75%	Yes	£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%	No	£5,000	£600,000	C&I	N/A	

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

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

Residential First Time Buyer 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
FB019	2Y Fixed	5.59%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	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		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		95%	Purchase	No	£1,000	£0	New Build Purchase	2.5/1.25%	No	£125,000	£600,000	C&I	N/A
FB021	5Y Fixed	4.89%	28/02/30	RMVR (6.79%)	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		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).

Residential Track Record 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
5 TM025	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 TM026	5Y Fixed	5.44%	31/01/30	RMVR (6.79%)	100%	Purchase	No	£1,000	£0	New Business Only	6/6/5/4/1.75%	No	£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>

Residential Base Rate Tracker Purchase & 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
TR936	2Y BRT	5.39% (BoEBR + 0.39%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur/Remo	Yes (Remortgages)	£0	£995	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£3,000,000	All	3%
TR937	2Y BRT	5.52% (BoEBR + 0.52%)	2 years		75%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£3,000,000	All	3%
TR930	2Y BRT	5.82% (BoEBR + 0.82%)	2 years		85%	Pur/Remo	Yes (Remortgages)	£0	£995		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%

Residential Base Rate Tracker Retention

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
TR938	2Y BRT	5.64% (BoEBR + 0.64%)	2 years	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	No ERC	Yes	£5,000	£3,000,000	All	3%
TR939	2Y BRT	5.74% (BoEBR + 0.74%)	2 years		75%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
TR940	2Y BRT	5.98% (BoEBR + 0.98%)	2 years		85%	Pur / Rem	No	£0	£0		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%

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

Residential Fixed 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
F9608	2Y Fixed	4.62%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Remortgage	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9609	2Y Fixed	4.44%	28/02/27		60%	Remortgage	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		60%	Remortgage	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	All	N/A
F9611	2Y Fixed	4.59%	28/02/27		75%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9635	2Y Fixed	4.39%	28/02/27		75%	Remortgage	Yes (Remortgages)	£0	£1,495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9612	2Y Fixed	5.19%	28/02/27		80%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9613	2Y Fixed	5.03%	28/02/27		80%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9614	2Y Fixed	5.32%	28/02/27		85%	Remortgage	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		85%	Remortgage	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		90%	Remortgage	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	RMVR (6.79%)	60%	Remortgage	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9619	5Y Fixed	4.24%	28/02/30		60%	Remortgage	Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9636	5Y Fixed	4.14%	28/02/30		60%	Remortgage	Yes (Remortgages)	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9620	5Y Fixed	4.42%	28/02/30		75%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9621	5Y Fixed	4.32%	28/02/30		75%	Remortgage	Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9637	5Y Fixed	4.22%	28/02/30		75%	Remortgage	Yes (Remortgages)	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9622	5Y Fixed	4.65%	28/02/30		80%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9623	5Y Fixed	4.50%	28/02/30		80%	Remortgage	Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9624	5Y Fixed	4.83%	28/02/30		85%	Remortgage	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		85%	Remortgage	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		90%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
F9627	5Y Fixed	4.88%	28/02/30		90%	Remortgage	Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A

Residential Base Rate Tracker Purchase & 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
TR936	2Y BRT	5.39% (BoEBR + 0.39%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur/Remo	Yes (Remortgages)	£0	£995	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£3,000,000	All	3%
TR937	2Y BRT	5.52% (BoEBR + 0.52%)	2 years		75%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£3,000,000	All	3%
TR930	2Y BRT	5.82% (BoEBR + 0.82%)	2 years		85%	Pur/Remo	Yes (Remortgages)	£0	£995		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%

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

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

Residential Fixed 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	F9584	2Y Fixed	5.56%	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Purchase	No	£0	£0	Porting with Top Up (not available for New Build)	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
	F9585	2Y Fixed	5.72%	28/02/27		95%	Purchase	No	£500	£0		2.5/1.25%	Yes	£80,000	£600,000	C&I	N/A
	F9586	2Y Fixed	5.43%	28/02/27		95%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
5	F9628	5Y Fixed	4.22%	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	£3,000,000	All	N/A
	F9629	5Y Fixed	4.12%	28/02/30		60%	Pur / Rem	No	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
	F9630	5Y Fixed	4.29%	28/02/30		75%	Pur / Rem	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
	F9631	5Y Fixed	4.21%	28/02/30		75%	Pur / Rem	No	£0	£1,295	6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A	
	F9605	5Y Fixed	5.05%	28/02/30		95%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up (not available for New Build)	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
	F9606	5Y Fixed	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
	F9607	5Y Fixed	4.92%	28/02/30		95%	Purchase	No	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A

Residential Tracker 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	TR938	2Y BRT	5.64% (BoEBR + 0.64%)	2 years	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	No ERC	Yes	£5,000	£3,000,000	All	3%
	TR939	2Y BRT	5.74% (BoEBR + 0.74%)	2 years		75%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
	TR940	2Y BRT	5.98% (BoEBR + 0.98%)	2 years		85%	Pur / Rem	No	£0	£0		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%

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	
2	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
	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

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.

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

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

Residential Fixed Green Additional Borrowing (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 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 remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

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

BTL Fixed Purchase & 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	
2	R1824	2Y Fixed	5.09%	28/02/27	BMVR (6.79%)	60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1825	2Y Fixed	4.79%	28/02/27		60%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1826	2Y Fixed	5.37%	28/02/27		75%	Pur / Rem	Yes (Remortgage)	£0	£0		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1827	2Y Fixed	5.04%	28/02/27		75%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
5	R1828	5Y Fixed	4.69%	28/02/30	BMVR (6.79%)	60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	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	£5,000	£1,500,000	All	N/A
	R1830	5Y Fixed	4.39%	28/02/30		60%	Pur / Rem	Yes (Remortgage)	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1831	5Y Fixed	5.19%	28/02/30		75%	Pur / Rem	Yes (Remortgage)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1832	5Y Fixed	4.95%	28/02/30		75%	Pur / Rem	Yes (Remortgage)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£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	£5,000	£1,500,000	All	N/A

BTL Tracker Purchase & 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	
2	R1834	2Y BRT	5.69% (BoEBR + 0.69%)	2 Years	BMVR (6.79%)	60%	Pur / Rem	Yes (Remortgage)	£0	£995	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£1,500,000	All	3%
	R1835	2Y BRT	5.84% (BoEBR + 0.84%)	2 Years		75%	Pur / Rem	Yes (Remortgage)	£0	£995		No ERC	Yes	£5,000	£1,500,000	All	3%

BTL Fixed 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	R1836	2Y Fixed	4.99%	28/02/27	BMVR (6.79%)	60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1837	2Y Fixed	4.69%	28/02/27		60%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1838	2Y Fixed	5.27%	28/02/27		75%	Pur / Rem	Yes (Remortgage)	£0	£0		2.5/1.25%	Yes	£5,000	£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 (6.79%)	60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1841	5Y Fixed	4.45%	28/02/30		60%	Pur / Rem	Yes (Remortgage)	£0	£995		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A

BTL Tracker 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	R1844	2Y BRT	5.89% (BoEBR + 0.89%)	2 Years	BMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£1,500,000	All	3%
	R1845	2Y BRT	5.99% (BoEBR + 0.99%)	2 Years		75%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£1,500,000	All	3%

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

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

BTL Fixed Green Additional Borrowing (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	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

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

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

Shared Ownership Fixed - Purchase & 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
2	S0535	2Y Fixed	28/02/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	Pur / Rem	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	2.5/1.25%	Yes	£25,000	£600,000	C&I	N/A
	S0536	2Y Fixed	28/02/27		95%	Pur / Rem	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£25,000	£600,000	C&I	N/A
5	S0537	5Y Fixed	28/02/30	RMVR (6.79%)	90%	Pur / Rem	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	6/6/5/4/1.75%	Yes	£25,000	£600,000	C&I	N/A
	S0538	5Y Fixed	28/02/30		95%	Pur / Rem	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£25,000	£600,000	C&I	N/A

Shared Ownership Track Record 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
5	ST002	5Y Fixed	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>

Shared Ownership Fixed - Staircasing to 100% ownership

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	SS096	2Y Fixed	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	SS097	5Y Fixed	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

Shared Ownership Fixed 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	S0539	2Y Fixed	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	S0540	5Y Fixed	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

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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
2 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	C&I	N/A
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	C&I	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	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.

Shared Ownership Tracker 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 S0534	2Y BRT	6.08% (BoEBR + 1.08%)	2 years	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%

OMSE LIFT 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
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

First Homes England - Purchase 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	FH079	2Y Fixed	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	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 Homes England 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	FH081	2Y Fixed	28/02/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	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	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 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
2	PF057	2Y Fixed	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
	PF058	2Y Fixed	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	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	28/02/27		90%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£600,000	All	N/A

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

Help to Buy - Purchase & 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
2	HB621	2Y Fixed	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
	HB622	2Y Fixed	28/02/27		75%	Pur / Rem	No	£0	£0		2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
5	HB623	5Y Fixed	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
	HB624	5Y Fixed	28/02/30		75%	Pur / Rem	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I	N/A

HTB Fixed Retention Range (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	HB625	2Y Fixed	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	HB626	5Y Fixed	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

HTB Tracker Retention Range (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	HB620	2Y BRT (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 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
2	PF057	2Y Fixed	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	C&I	N/A
	PF058	2Y Fixed	28/02/27		75%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
	PF059	2Y Fixed	28/02/27		85%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£800,000	C&I	N/A
	PF060	2Y Fixed	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.

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%)	75%	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	
2	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
	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