

FOR INTERMEDIARY USE ONLY



Our Range of Residential and Buy to Let Mortgages

17 May 2024

Get in touch your way



Call 0345 601 6683

Opening Hours

Mon - Thurs, 8:30am - 6am

Friday, 8:30am - 5:30pm

Saturday, 9am - 12pm



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A guide to our service

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| 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 |
|--------------|-------------|-------|----------|---|-----|---------------|-------------|-------------------------------|----------------|---|-----------|----------------------|----------|------------|----------------|---------------|
| F9094 | 2Y Fixed | 5.54% | 31/08/26 | 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 |
| F9107 | 2Y Fixed | 5.39% | 31/08/26 | | 60% | Purchase | No | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9095 | 2Y Fixed | 5.60% | 31/08/26 | | 75% | Purchase | No | £0 | £0 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9108 | 2Y Fixed | 5.45% | 31/08/26 | | 75% | Purchase | No | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9096 | 2Y Fixed | 5.74% | 31/08/26 | | 85% | Purchase | No | £0 | £0 | | 2.5/1.25% | Yes | £5,000 | £800,000 | C&I / P&P | N/A |
| F9134 | 2Y Fixed | 5.84% | 31/08/26 | | 85% | Purchase | No | £500 | £0 | | 2.5/1.25% | Yes | £80,000 | £800,000 | C&I / P&P | N/A |
| F9109 | 2Y Fixed | 5.59% | 31/08/26 | | 85% | Purchase | No | £0 | £495 | 2.5/1.25% | Yes | £5,000 | £800,000 | C&I / P&P | N/A | |
| F9110 | 2Y Fixed | 5.99% | 31/08/26 | | 90% | Purchase | No | £0 | £0 | 2.5/1.25% | Yes | £5,000 | £600,000 | C&I | N/A | |
| F9135 | 2Y Fixed | 6.09% | 31/08/26 | | 90% | Purchase | No | £500 | £0 | 2.5/1.25% | Yes | £80,000 | £600,000 | C&I | N/A | |
| F9111 | 2Y Fixed | 6.08% | 31/08/26 | | 95% | Purchase | No | £0 | £0 | Product Transfers / Porting with Top Up (not available for New Build) | 2.5/1.25% | Yes | £5,000 | £600,000 | C&I | N/A |
| F9136 | 2Y Fixed | 6.18% | 31/08/26 | | 95% | Purchase | No | £500 | £0 | 2.5/1.25% | Yes | £80,000 | £600,000 | C&I | N/A | |
| NB182 | 2Y Fixed | 6.21% | 31/10/26 | | 95% | Purchase | No | £0 | £0 | New Build Purchase | 2.5/1.25% | No | £5,000 | £600,000 | C&I | N/A |

| | | | | | | | | | | | | | | | | |
|-------|----------|-------|----------|--------------|-----|----------|----|------|--------|---|---------------|---------|----------|------------|-----------|-----|
| F9112 | 5Y Fixed | 4.85% | 31/08/29 | 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 |
| F9113 | 5Y Fixed | 4.69% | 31/08/29 | | 60% | Purchase | No | £0 | £1,295 | | 6/6/5/4/1.75% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9114 | 5Y Fixed | 4.90% | 31/08/29 | | 75% | Purchase | No | £0 | £0 | | 6/6/5/4/1.75% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9115 | 5Y Fixed | 4.74% | 31/08/29 | | 75% | Purchase | No | £0 | £1,295 | | 6/6/5/4/1.75% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9116 | 5Y Fixed | 5.08% | 31/08/29 | | 85% | Purchase | No | £0 | £0 | | 6/6/5/4/1.75% | Yes | £5,000 | £800,000 | C&I / P&P | N/A |
| F9137 | 5Y Fixed | 5.13% | 31/08/29 | | 85% | Purchase | No | £500 | £0 | | 6/6/5/4/1.75% | Yes | £80,000 | £800,000 | C&I / P&P | N/A |
| F9117 | 5Y Fixed | 4.92% | 31/08/29 | | 85% | Purchase | No | £0 | £1,295 | 6/6/5/4/1.75% | Yes | £5,000 | £800,000 | C&I / P&P | N/A | |
| F9118 | 5Y Fixed | 5.39% | 31/08/29 | | 90% | Purchase | No | £0 | £0 | 6/6/5/4/1.75% | Yes | £5,000 | £600,000 | C&I | N/A | |
| F9138 | 5Y Fixed | 5.44% | 31/08/29 | | 90% | Purchase | No | £500 | £0 | 6/6/5/4/1.75% | Yes | £80,000 | £600,000 | C&I | N/A | |
| F9119 | 5Y Fixed | 5.52% | 31/08/29 | | 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 |
| F9139 | 5Y Fixed | 5.57% | 31/08/29 | | 95% | Purchase | No | £500 | £0 | 6/6/5/4/1.75% | Yes | £80,000 | £600,000 | C&I | N/A | |
| NB183 | 5Y Fixed | 5.60% | 31/10/29 | | 95% | Purchase | No | £0 | £0 | New Build Purchase | 6/6/5/4/1.75% | No | £5,000 | £600,000 | C&I | N/A |

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 TM019 | 5Y Fixed | 5.55% | 31/08/29 | 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 |

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 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 |
|--------------|-------------|-------|----------|---|-----|---------------|-------------|-------------------------------|----------------|---|-----------|----------------------|----------|------------|----------------|---------------|
| F9127 | 2Y Fixed | 5.23% | 31/08/26 | 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 | £3,000,000 | All | N/A |
| F9128 | 2Y Fixed | 5.03% | 31/08/26 | | 60% | Pur / Rem | No | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9129 | 2Y Fixed | 5.36% | 31/08/26 | | 75% | Pur / Rem | No | £0 | £0 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9130 | 2Y Fixed | 5.12% | 31/08/26 | | 75% | Pur / Rem | No | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| F9131 | 2Y Fixed | 5.86% | 31/08/26 | | 90% | Pur / Rem | No | £0 | £0 | | 2.5/1.25% | Yes | £5,000 | £600,000 | All | N/A |
| F9132 | 2Y Fixed | 5.67% | 31/08/26 | | 90% | Pur / Rem | No | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £600,000 | All | 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 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 |
| TR910 | 2Y BRT | 5.92% (BoEBR + 0.67%) | 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% |
| TR911 | 2Y BRT | 6.02% (BoEBR + 0.77%) | 2 years | | 75% | Pur / Rem | No | £0 | £0 | | No ERC | Yes | £5,000 | £3,000,000 | All | 3% |
| TR912 | 2Y BRT | 6.09% (BoEBR + 0.84%) | 2 years | | 85% | Pur / Rem | No | £0 | £0 | | No ERC | Yes | £5,000 | £800,000 | All | 3% |
| TR913 | 2Y BRT | 6.24% (BoEBR + 0.99%) | 2 years | | 90% | Pur / Rem | No | £0 | £0 | | No ERC | Yes | £5,000 | £600,000 | All | 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 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 | F9102 | 2Y Fixed | 31/08/26 | 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 |
| | F9140 | 2Y Fixed | 31/08/26 | | 60% | Remortgage | Yes (Remortgages) | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| | F9103 | 2Y Fixed | 31/08/26 | | 75% | Remortgage | Yes (Remortgages) | £0 | £0 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| | F9141 | 2Y Fixed | 31/08/26 | | 75% | Remortgage | Yes (Remortgages) | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| 5 | F9122 | 5Y Fixed | 31/08/29 | 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 |
| | F9144 | 5Y Fixed | 31/08/29 | | 60% | Remortgage | Yes (Remortgages) | £0 | £1,295 | | 6/6/5/4/1.75% | Yes | £5,000 | £3,000,000 | All | N/A |
| | F9123 | 5Y Fixed | 31/08/29 | | 75% | Remortgage | Yes (Remortgages) | £0 | £0 | | 6/6/5/4/1.75% | Yes | £5,000 | £3,000,000 | All | N/A |
| | F9145 | 5Y Fixed | 31/08/29 | | 75% | Remortgage | Yes (Remortgages) | £0 | £1,295 | | 6/6/5/4/1.75% | Yes | £5,000 | £3,000,000 | All | N/A |

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 | F9127 | 2Y Fixed | 31/08/26 | 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 | £3,000,000 | All | N/A |
| | F9128 | 2Y Fixed | 31/08/26 | | 60% | Pur / Rem | No | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| | F9129 | 2Y Fixed | 31/08/26 | | 75% | Pur / Rem | No | £0 | £0 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| | F9130 | 2Y Fixed | 31/08/26 | | 75% | Pur / Rem | No | £0 | £495 | | 2.5/1.25% | Yes | £5,000 | £3,000,000 | All | N/A |
| | F9131 | 2Y Fixed | 31/08/26 | | 90% | Pur / Rem | No | £0 | £0 | 2.5/1.25% | Yes | £5,000 | £600,000 | All | N/A | |
| | F9132 | 2Y Fixed | 31/08/26 | | 90% | Pur / Rem | No | £0 | £495 | 2.5/1.25% | Yes | £5,000 | £600,000 | All | N/A | |
| | F9111 | 2Y Fixed | 31/08/26 | | 95% | Purchase | No | £0 | £0 | Product Transfers / Porting with Top Up (not available for New Build) | 2.5/1.25% | Yes | £5,000 | £600,000 | C&I | N/A |
| F9136 | 2Y Fixed | 31/08/26 | 95% | Purchase | No | £500 | £0 | 2.5/1.25% | Yes | £80,000 | £600,000 | C&I | N/A | | | |
| 5 | F9119 | 5Y Fixed | 31/08/29 | RMVR (6.79%) | 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 |
| | F9139 | 5Y Fixed | 31/08/29 | | 95% | Purchase | No | £500 | £0 | 6/6/5/4/1.75% | Yes | £80,000 | £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.

All Residential Fixed Retention - 4% 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 |
|--------------|-------------|-------|----------|---|-----|------------------------|-------------|-------------------------------|----------------|------------------------|-----------|----------------------|----------|------------|----------------|---------------|
| PF037 | 2Y Fixed | 3.20% | 31/08/26 | 6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%) | 60% | Product Transfers Only | No | £0 | 4% | Product Transfers Only | 2.5/1.25% | No | £5,000 | £3,000,000 | All | N/A |
| PF038 | 2Y Fixed | 3.30% | 31/08/26 | | 75% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £3,000,000 | All | N/A |
| PF039 | 2Y Fixed | 3.55% | 31/08/26 | | 85% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £800,000 | All | N/A |
| PF040 | 2Y Fixed | 3.75% | 31/08/26 | | 90% | Product Transfers Only | No | £0 | 4% | | 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.

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 |
|--------------|-------------|-----------------------|---------|---|-----|---------------|-------------|-------------------------------|----------------|---|--------|----------------------|----------|------------|----------------|---------------|
| TR910 | 2Y BRT | 5.92% (BoEBR + 0.67%) | 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% |
| TR911 | 2Y BRT | 6.02% (BoEBR + 0.77%) | 2 years | | 75% | Pur / Rem | No | £0 | £0 | | No ERC | Yes | £5,000 | £3,000,000 | All | 3% |
| TR912 | 2Y BRT | 6.09% (BoEBR + 0.84%) | 2 years | | 85% | Pur / Rem | No | £0 | £0 | | No ERC | Yes | £5,000 | £800,000 | All | 3% |
| TR913 | 2Y BRT | 6.24% (BoEBR + 0.99%) | 2 years | | 90% | Pur / Rem | No | £0 | £0 | | No ERC | Yes | £5,000 | £600,000 | All | 3% |

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 |
|--------------|-------------|-------|----------|---|-----|----------------------|-------------|-------------------------------|----------------|---------------------------|---------------|----------------------|----------|----------|----------------|---------------|
| GR064 | 2Y Fixed | 5.10% | 31/08/26 | 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 |
| GR065 | 5Y Fixed | 4.94% | 31/08/29 | 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 | R1745 | 2Y Fixed | 5.80% | 31/08/26 | 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 |
| | R1746 | 2Y Fixed | 5.45% | 31/08/26 | | 60% | Pur / Rem | Yes (Remortgage) | £0 | £995 | | 2.5/1.25% | Yes | £5,000 | £1,500,000 | All | N/A |
| | R1747 | 2Y Fixed | 5.86% | 31/08/26 | | 75% | Pur / Rem | Yes (Remortgage) | £0 | £0 | | 2.5/1.25% | Yes | £5,000 | £1,500,000 | All | N/A |
| | R1748 | 2Y Fixed | 5.50% | 31/08/26 | | 75% | Pur / Rem | Yes (Remortgage) | £0 | £995 | | 2.5/1.25% | Yes | £5,000 | £1,500,000 | All | N/A |
| 5 | R1749 | 5Y Fixed | 5.14% | 31/08/29 | 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 |
| | R1750 | 5Y Fixed | 5.03% | 31/08/29 | | 60% | Pur / Rem | Yes (Remortgage) | £0 | £1,295 | | 6/6/5/4/1.75% | Yes | £5,000 | £1,500,000 | All | N/A |
| | R1751 | 5Y Fixed | 4.92% | 31/08/29 | | 60% | Pur / Rem | Yes (Remortgage) | £0 | £2,995 | | 6/6/5/4/1.75% | Yes | £5,000 | £1,500,000 | All | N/A |
| | R1752 | 5Y Fixed | 5.20% | 31/08/29 | | 75% | Pur / Rem | Yes (Remortgage) | £0 | £0 | | 6/6/5/4/1.75% | Yes | £5,000 | £1,500,000 | All | N/A |
| | R1753 | 5Y Fixed | 4.99% | 31/08/29 | | 75% | Pur / Rem | Yes (Remortgage) | £0 | £1,295 | | 6/6/5/4/1.75% | Yes | £5,000 | £1,500,000 | All | N/A |
| | R1754 | 5Y Fixed | 4.90% | 31/08/29 | | 75% | Pur / Rem | Yes (Remortgage) | £0 | £2,995 | | 6/6/5/4/1.75% | Yes | £5,000 | £1,500,000 | All | N/A |

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 | R1755 | 2Y Fixed | 5.45% | 31/08/26 | BMVR (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 | £1,500,000 | All | N/A |
| | R1756 | 2Y Fixed | 5.08% | 31/08/26 | BMVR (6.79%) | 60% | Pur / Rem | No | £0 | £995 | | 2.5/1.25% | Yes | £5,000 | £1,500,000 | All | N/A |
| 5 | R1757 | 5Y Fixed | 4.99% | 31/08/29 | BMVR (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 | £1,500,000 | All | N/A |
| | R1758 | 5Y Fixed | 4.81% | 31/08/29 | BMVR (6.79%) | 60% | Pur / Rem | No | £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 | R1743 | 2Y BRT | 6.09% (BoEBR + 0.84%) | 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% |
| | R1744 | 2Y BRT | 6.19% (BoEBR + 0.94%) | 2 Years | | 75% | Pur / Rem | No | £0 | £0 | | No ERC | Yes | £5,000 | £1,500,000 | All | 3% |

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 | GB056 | 2Y Fixed | 5.22% | 31/08/26 | 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 | GB057 | 5Y Fixed | 5.03% | 31/08/29 | 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 | SO511 | 2Y Fixed | 31/08/26 | 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 |
| | SO512 | 2Y Fixed | 31/08/26 | | 95% | Pur / Rem | Yes (Remortgages) | £0 | £0 | | 2.5/1.25% | Yes | £25,000 | £600,000 | C&I | N/A |
| 5 | SO513 | 5Y Fixed | 31/08/29 | 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 |
| | SO514 | 5Y Fixed | 31/08/29 | | 95% | Pur / Rem | Yes (Remortgages) | £0 | £0 | | 6/6/5/4/1.75% | Yes | £25,000 | £600,000 | C&I | N/A |

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 | SS088 | 2Y Fixed | 31/08/26 | 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 | SS089 | 5Y Fixed | 31/08/29 | 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 | SO515 | 2Y Fixed | 31/08/26 | 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 |

All Residential Fixed Retention - 4% 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 | PF037 | 2Y Fixed | 31/08/26 | 6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%) | 60% | Product Transfers Only | No | £0 | 4% | Product Transfers Only | 2.5/1.25% | No | £5,000 | £3,000,000 | C&I | N/A |
| | PF038 | 2Y Fixed | 31/08/26 | | 75% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £3,000,000 | C&I | N/A |
| | PF039 | 2Y Fixed | 31/08/26 | | 85% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £800,000 | C&I | N/A |
| | PF040 | 2Y Fixed | 31/08/26 | | 90% | Product Transfers Only | No | £0 | 4% | | 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 | SO508 | 2Y BRT (BoEBR + 0.99%) | 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 Purchases | | | | | | | | | | | | | | | | | |
|---------------------|-------------|----------|-------|-----------|---|---------------|-------------|-------------------------------|----------------|--------------|--|----------------------|----------|----------|----------------|---------------|-----|
| 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 | L0073 | 2Y Fixed | 6.24% | 31/08/26 | 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 FH063 | 2Y Fixed | 5.70% | 31/08/26 | 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% | No | £5,000 | £600,000 | C&I | N/A |
| 5 FH064 | 5Y Fixed | 5.20% | 31/08/29 | RMVR (6.79%) | 95% | Purchase Only | No | £0 | £0 | Purchase Only | 6/6/5/4/1.75% | No | £5,000 | £600,000 | C&I | N/A |

First Homes England & 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 FH065 | 2Y Fixed | 5.60% | 31/08/26 | 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% | No | £5,000 | £1,000,000 | All | N/A |
| 5 FH066 | 5Y Fixed | 5.10% | 31/08/29 | RMVR (6.79%) | 95% | 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 - 4% 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 | PF037 | 2Y Fixed | 3.20% | 31/08/26 | 6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%) | 60% | Product Transfers Only | No | £0 | 4% | Product Transfers Only | 2.5/1.25% | No | £5,000 | £3,000,000 | All | N/A |
| | PF038 | 2Y Fixed | 3.30% | 31/08/26 | | 75% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £3,000,000 | All | N/A |
| | PF039 | 2Y Fixed | 3.55% | 31/08/26 | | 85% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £800,000 | All | N/A |
| | PF040 | 2Y Fixed | 3.75% | 31/08/26 | | 90% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £600,000 | All | 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.

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 | HB595 | 2Y Fixed | 31/10/26 | 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 |
| | HB596 | 2Y Fixed | 31/10/26 | | 75% | Pur / Rem | No | £0 | £0 | | 2.5/1.25% | Yes | £5,000 | £1,000,000 | C&I | N/A |
| 5 | HB597 | 5Y Fixed | 31/10/29 | 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 |
| | HB598 | 5Y Fixed | 31/10/29 | | 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 | HB599 | 2Y Fixed | 31/08/26 | 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 | HB600 | 5Y Fixed | 31/08/29 | 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 | HB594 | 2Y BRT (BoEBR + 0.74%) | 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 - 4% 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 | PF037 | 2Y Fixed | 31/08/26 | 6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%) | 60% | Product Transfers Only | No | £0 | 4% | Product Transfers Only | 2.5/1.25% | No | £5,000 | £3,000,000 | C&I | N/A |
| | PF038 | 2Y Fixed | 31/08/26 | | 75% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £3,000,000 | C&I | N/A |
| | PF039 | 2Y Fixed | 31/08/26 | | 85% | Product Transfers Only | No | £0 | 4% | | 2.5/1.25% | No | £5,000 | £800,000 | C&I | N/A |
| | PF040 | 2Y Fixed | 31/08/26 | | 90% | Product Transfers Only | No | £0 | 4% | | 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.