

# Our Range of Residential and Buy to Let Mortgages

4 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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#### FOR INTERMEDIARY USE ONLY

## 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: <a href="https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria">https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria</a> .
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
F9486	2Y Fixed	4.58%	31/01/27		60%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9487	2Y Fixed	4.43%	31/01/27		60%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9488	2Y Fixed	4.30%	31/01/27		60%	Purchase	No	£0	£1,495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9489	2Y Fixed	4.69%	31/01/27		75%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9490	2Y Fixed	4.61%	31/01/27		75%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9491	2Y Fixed	4.46%	31/01/27		75%	Purchase	No	£0	£1,495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9492	2Y Fixed	4.85%	31/01/27		80%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9493	2Y Fixed	5.02%	31/01/27		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
F9494	2Y Fixed	4.76%	31/01/27	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
F9495	2Y Fixed	4.60%	31/01/27	minus 0.55%)	80%	Purchase	No	£0	£1,495	. с	2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9496	2Y Fixed	5.03%	31/01/27	until 5 years	85%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9497	2Y Fixed	5.22%	31/01/27	after original	85%	Purchase	No	£500	£0		2.5/1.25%	Yes	£80,000	£800,000	C&I	N/A
F9498	2Y Fixed	4.94%	31/01/27	start date, then	85%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9499	2Y Fixed	4.81%	31/01/27	RMVR (6.79%)	85%	Purchase	No	£0	£1,495		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9500	2Y Fixed	5.34%	31/01/27		90%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9501	2Y Fixed	5.51%	31/01/27		90%	Purchase	No	£500	£0		2.5/1.25%	Yes	£80,000	£600,000	C&I	N/A
F9502	2Y Fixed	5.25%	31/01/27		90%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9503	2Y Fixed	5.11%	31/01/27		90%	Purchase	No	£0	£1,495		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9552	2Y Fixed	5.56%	31/01/27		95%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9553	2Y Fixed	5.72%	31/01/27		95%	Purchase	No	£500	£0	(not available for New Build)	2.5/1.25%	Yes	£80,000	£600,000	C&I	N/A
F9554	2Y Fixed	5.43%	31/01/27		95%	Purchase	No	£0	£495	<u> </u>	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
NB192	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
F9507	5Y Fixed	4.22%	31/01/30		60%	Purchase	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9508	5Y Fixed	4.11%	31/01/30		60%	Purchase	No	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9509	5Y Fixed	3.99%	31/01/30		60%	Purchase	No	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9510	5Y Fixed	4.34%	31/01/30		75%	Purchase	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9511	5Y Fixed	4.26%	31/01/30		75%	Purchase	No	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9512	5Y Fixed	4.14%	31/01/30		75%	Purchase	No	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9513	5Y Fixed	4.47%	31/01/30	1	80%	Purchase	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9514	5Y Fixed	4.55%	31/01/30		80%	Purchase	No	£500	£0		6/6/5/4/1.75%	Yes	£80,000	£1,000,000	C&I / P&P	N/A
F9515	5Y Fixed	4.39%	31/01/30		80%	Purchase	No	£0	£1,295	Product Transfers / Porting with Top Up /	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9516	5Y Fixed	4.30%	31/01/30	1	80%	Purchase	No	£0	£2,995	TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
<b>F</b> 9517	5Y Fixed	4.61%	31/01/30	D14) (D (6 700)	85%	Purchase	No	£0	£0		6/6/5/4/1.75%		£5,000	£800,000	C&I	N/A
F9518	5Y Fixed	4.69%	31/01/30	RMVR (6.79%)	85%	Purchase	No	£500	£0		6/6/5/4/1.75%	Yes	£80,000	£800,000	C&I	N/A
F9519	5Y Fixed	4.51%	31/01/30	1	85%	Purchase	No	£0	£1,295		6/6/5/4/1.75%		£5,000	£800,000	C&I	N/A
F9520	5Y Fixed	4.42%	31/01/30	1	85%	Purchase	No	£0	£2,995		6/6/5/4/1.75%		£5,000	£800,000	C&I	N/A
F9521	5Y Fixed	4.79%	31/01/30	1	90%	Purchase	No	£0	£0		6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A
F9522	5Y Fixed	4.87%	31/01/30	1	90%	Purchase	No	£500	£0		6/6/5/4/1.75%		£80,000	£600.000	C&I	N/A
F9523	5Y Fixed	4.68%	31/01/30	1	90%	Purchase	No	£0	£1,295		6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A
F9524	5Y Fixed	4.58%	31/01/30	1	90%	Purchase	No	£0	£2,995		6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A
F9555	5Y Fixed	5.05%	31/01/30	1	95%	Purchase	No	£0	£0		6/6/5/4/1.75%		£5.000	£600,000	C&I	N/A
F9556	5Y Fixed	5.14%	31/01/30	1	95%	Purchase	No	£500	£0	Product Transfers / Porting with Top Up	6/6/5/4/1.75%		£80,000	£600,000	C&I	N/A
F9557	5Y Fixed	4.92%	31/01/30	1	95%	Purchase	No	£0	£1,295	(not available for New Build)	6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A
	5Y Fixed	5.21%	28/02/30	1	95%	Purchase	No	£0	£0	New Build Purchase	6/6/5/4/1.75%		£5,000	£600,000	C&I	N/A
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\*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

							Resid	ential Firs	t Time Buy	yer Fixed Purchase						
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion	Available to*	ERCs	Additional Borrowing	Minioan	Max Loan	Repayment Type	Product Floor
FB015	2Y Fixed	5.59%	31/01/27	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
FB016	2Y Fixed	5.85%	31/01/27	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
FN008	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												
FB017	5Y Fixed	4.89%	31/01/30		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
FB018	5Y Fixed	5.23%	31/01/30	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
FN009	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).

								Res	idential Tr	ack Record	d Fixed Purchase						
	Product Code Description Rate Until Revert to LTV Available for Free Legal? Cashback following completion of the Completion completion of the Code Pee Available to ERCs Additional Borrowing Min Loan Max Loan Type Floor																
5	TM024	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

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 <a href="https://www.skipton-intermediaries.co.uk/criteria/track-record">https://www.skipton-intermediaries.co.uk/criteria/track-record</a>

								Residentia	I Base Rate	Tracker F	Purchase & Remortgage						
Pr	oduct Code	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
Т	R928	2Y BRT	5.59% (BoEBR + 0.59%)	2 years		60%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£3,000,000	All	3%
Т	R929	2Y BRT	5.66% (BoEBR + 0.66%)	2 years	6.24% (RMVR minus 0.55%) until 5 vears	75%	Pur/Remo	Yes (Remortgages)	£0	Product Transfers / Porting with To	Product Transfers / Porting with Top Up /	No ERC	Yes	£5,000	£3,000,000	All	3%
T	R930	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%
Т	R931	2Y BRT	5.99% (BoEBR + 0.99%)	2 years	1 (0.7 5 %)	90%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£600,000	C&I	3%

							Residential	Tracker Re	etention (E	Existing Customers Only)						
Product Code		Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Foo	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
TR932	2Y BRT	5.75% (BoEBR + 0.75%)	2 years	6.24% (RMVR	60%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
TR933	2Y BRT	5.85% (BoEBR + 0.85%)	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%
TR934	2Y BRT	5.92% (BoEBR + 0.92%)	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%
TR935	2Y BRT	5.99% (BoEBR + 0.99%)	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.

				out transfer of maturity o		<u> </u>		ntial Fixe	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 I	Product Floor
F9558	2Y Fixed	4.62%	31/01/27		60%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9559	2Y Fixed	4.44%	31/01/27		60%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9560	2Y Fixed	4.74%	31/01/27		75%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9561	2Y Fixed	4.59%	31/01/27	6.24% (RMVR minus	75%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
<b>F</b> 9532	2Y Fixed	5.19%	31/01/27	0.55%) until 5 years after	80%	Remortgage	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top	2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9533	2Y Fixed	5.03%	31/01/27	original start date, then	80%	Remortgage	Yes (Remortgages)	£0	£495	Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9534	2Y Fixed	5.32%	31/01/27	RMVR (6.79%)	85%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9535	2Y Fixed	5.17%	31/01/27		85%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£800,000	C&I	N/A
F9536	2Y Fixed	5.58%	31/01/27		90%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9537	2Y Fixed	5.42%	31/01/27		90%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
F9562	5Y Fixed	4.24%	31/01/30		60%	Domortaga	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9563	5Y Fixed	4.14%	31/01/30				Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9564	5Y Fixed	4.32%	31/01/30				Yes (Remortgages)	£0	£0		6/6/5/4/1.75%		£5,000	£3,000,000	All	N/A
F9565	5Y Fixed	4.22%	31/01/30		-		Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%		£5,000	£3,000,000	All	N/A
F9542	5Y Fixed	4.65%	31/01/30		-	- 0	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top	6/6/5/4/1.75%		£5,000	£1,000,000		N/A
5 F9543	5Y Fixed	4.50%	31/01/30	RIVIVR (b /9%) —	-	- 0	Yes (Remortgages)	£0	£1,295	Up / TSM with Top Up	6/6/5/4/1.75%		£5,000	£1,000,000		N/A
F9544		4.83%	31/01/30		-		Yes (Remortgages)	£0	£0	26 / 12 · · · · · · · · · · · · · · · · · ·	6/6/5/4/1.75%		£5,000	£800,000	C&I	N/A
F9545		4.71%	31/01/30		-		Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A
F9546		4.99%	31/01/30				Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
F9547		4.88%	31/01/30				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						
Produc Code	t 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
TR928	2Y BRT	5.59% (BoEBR + 0.59%)	2 years		60%	Pur/Remo	Yes (Remortgages)	£0	£995		No ERC	Yes	£5,000	£3,000,000	All	3%
TR929	2Y BRT	5.66% (BoEBR + 0.66%)	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	original start date, then RMVR (6.79%)	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

Our rem	iortgage produ	cts are also a	valiable for P	roduct Transfers on maturity o	r an ex	disting Skipton	mortgage.			*TSM (Transfer Subject to Mortga	<b>ge) -</b> wnen a prop	erty's owner	adds or rer	moves a perso	on from the n	iortgage.
						R	esidential Fixed F	Retention (	Existing Cu	ustomers 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
F9552	2Y Fixed	5.56%	31/01/27	6.24% (RMVR minus	95%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
<b>2</b> F9553	2Y Fixed	5.72%	31/01/27	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
F9554	2Y Fixed	5.43%	31/01/27		95%	Purchase	No	£0	£495	Trem Same,	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
			•													
F9548	5Y Fixed	4.09%	31/01/30		60%	Pur / Rem	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9549	5Y Fixed	3.95%	31/01/30		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
F9550	5Y Fixed	4.18%	31/01/30		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
<b>5</b> F9551	5Y Fixed	4.07%	31/01/30	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
F9555	5Y Fixed	5.05%	31/01/30		95%	Purchase	No	£0	£0	Duradicast Transferra / Dantin marith Tan	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
F9556	5Y Fixed	5.14%	31/01/30		95%	Purchase	No	£500	£0	Product Transfers / Porting with Top Up (not available for New Build)	6/6/5/4/1.75%	Yes	£80,000	£600,000	C&I	N/A
F9557	5Y Fixed	4.92%	31/01/30		95%	Purchase	No	£0	£1,295	op (not available for New Build)	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A

							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
	TR932	2Y BRT	5.75% (BoEBR + 0.75%)	2 years		60%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
,	TR933	2Y BRT	5.85% (BoEBR + 0.85%)	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%
	TR934	2Y BRT	5.92% (BoEBR + 0.92%)	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%
	TR935	2Y BRT	5.99% (BoEBR + 0.99%)	2 years		90%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£600,000	All	3%

					Α	II Residentia	al Fixed Retentior	ո - 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	Produc Floor
PF053	2Y Fixed	2.89%	31/01/27		60%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	All	N/A
PF054	2Y Fixed	3.03%	31/01/27	6.24% (RMVR minus 0.55%) until 5 years after	75%	Product Transfers Only	No	£0	3%	Deadust Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	All	N/A
PF055	2Y Fixed	3.39%	31/01/27	original start date, then RMVR (6.79%)	85%	Product Transfers Only	No	£0	3%	Product Transfers Only	2.5/1.25%	No	£5,000	£800,000	All	N/A
PF056	2Y Fixed	3.66%	31/01/27		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	l 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
<b>2</b> GR070	2Y Fixed	4.35%	31/12/26	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
<b>5</b> GR071	5Y Fixed	4.19%	31/12/29	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 remo	rtgage produ	ıcts are also a	vailable for I	Product Tr	ansfer	s on maturity	of an existing Skiptor	n mortgage.		M (Transfer Subject to Mortga	<b>ge) -</b> when a prop	erty's owne	r adds or re	moves a perso	on from the n	nortgage.
								BTL	_ Fixed Purc	:hase & Rei	mortgage						
	Product Code	Description	Rate	Until	Revert to		Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
	R1802	2Y Fixed	5.29%	31/12/26		60%		Yes (Remortgage)	£0	£0	Product Transfers / Porting	2.5/1.25%	Yes		£1,500,000	All	N/A
2	R1803	2Y Fixed	4.99%	31/12/26		60%	Pur / Rem	Yes (Remortgage)	£0	£995	with Top Up / TSM with Top	2.5/1.25%	Yes		£1,500,000	All	N/A
_	R1804	2Y Fixed	5.59%	31/12/26	(6.79%)	75%	Pur / Rem	Yes (Remortgage)	£0	£0	Up	2.5/1.25%	Yes		£1,500,000	All	N/A
	R1805	2Y Fixed	5.28%	31/12/26		75%	Pur / Rem	Yes (Remortgage)	£0	£995	Эβ	2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1806	5Y Fixed	4.85%	31/12/29		60%	Pur / Rem	Yes (Remortgage)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1807	5Y Fixed	4.64%	31/12/29		60%	Pur / Rem	Yes (Remortgage)	£0	£1,295		6/6/5/4/1.75%	Yes		£1,500,000	All	N/A
	R1808	5Y Fixed	4.54%	31/12/29	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	R1809	5Y Fixed	5.26%	31/12/29		75%	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
	R1810	5Y Fixed	5.05%	31/12/29	(0.7 3 70)	75%	Pur / Rem	Yes (Remortgage)	£0	£1,295	Up	6/6/5/4/1.75%	Yes		£1,500,000	All	N/A
	R1811	5Y Fixed	4.94%	31/12/29		75%	Pur / Rem	Yes (Remortgage)	£0	£2,995		6/6/5/4/1.75%	Yes		£1,500,000	All	N/A
	KIOII	STILLE	7.7770	31/12/23		7570	T di / Reili	res (nemorigage)		LZ,770		0/0/0/4/1./0/0	103	20,000	£1,500,000	All	IN/A
								BTL.	Tracker Pui	chase & 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	R1821	2Y BRT	5.94% (BoEBR + 0.94%)	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%
2	R1822	2Y BRT	6.04% (BoEBR + 1.04%)	2 Years	(6.79%)	75%	Pur / Rem	Yes (Remortgage)	£0	£995	Up	No ERC	Yes	£5,000	£1,500,000	All	3%
								BTL Fixed	Retention	Existina C	ustomers 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
	R1812	2Y Fixed	5.19%	31/12/26		60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting	2.5/1.25%	Yes		£1,500,000	All	N/A
2	R1813	2Y Fixed	4.89%	31/12/26		60%	Pur / Rem	Yes (Remortgage)	£0	£995	with Top Up / TSM with Top	2.5/1.25%	Yes		£1,500,000	All	N/A
-	R1814	2Y Fixed	5.49%	31/12/26	(6.79%)		Pur / Rem	Yes (Remortgage)	£0	£0	Up	2.5/1.25%	Yes		£1,500,000	All	N/A
	R1815	2Y Fixed	5.18%	31/12/26		75%	Pur / Rem	Yes (Remortgage)	£0	£995	op.	2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
5	R1816	5Y Fixed	4.75%	31/12/29	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
	R1817	5Y Fixed	4.54%	31/12/29	(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
								PTI Tracks	r Potontion	(Existing)	Customers Only)						
								BTL TTACKE	Cashback	t Kisting (	Customers Only)						
	Product Code	Description		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
	R1819	2Y BRT	5.93% (BoEBR + 0.93%)	2 Years	BMVR	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting		Yes	£5,000	£1,500,000	All	3%
2	R1820	2Y BRT	6.03% (BoEBR + 1.03%)	2 Years	(6.79%)		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.

							В	TL Fixed Green A	dditional Bo	rrowing (E	existing Customers Only)						
Pr	oduct 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
<b>2</b> G	B062	2Y Fixed	4.65%	31/12/26	BMVR (6.79%)	75%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	2.5/1.25%	Yes	£5,000	£50,000	All	N/A
<b>5</b> G	B063	5Y Fixed	4.49%	31/12/29	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

\*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
2	SO528	2Y Fixed	5.65%	31/12/26	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
2	SO529	2Y Fixed	5.95%	31/12/26	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
	S0530	5Y Fixed	5.19%	31/12/29		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
5	S0531	5Y Fixed	5.45%	31/12/29	RMVR (6.79%)	95%	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
<b>5</b> ST001	5Y Fixed	5.60%	31/12/29	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 <a href="https://www.skipton-intermediaries.co.uk/criteria/track-record">https://www.skipton-intermediaries.co.uk/criteria/track-record</a>

						St	nared Ownership I	Fixed - Stair	casing to 1	00% ownership						
Produc Code		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
<b>2</b> SS09	4 2Y Fixed	5.74%	31/12/26	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
<b>5</b> SS09	5 5Y Fixed	5.25%	31/12/29	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
						Sha	red Ownership Fix	ced Retentic	on (Existing	customers only)						
Produc Code		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
<b>2</b> SO53	2 2Y Fixed	5.40%	31/12/26	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
						_										
<b>5</b> SO53	3 5Y Fixed	4.94%	31/12/29	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 Retentior	ı - 3% Compl	etion 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
PF053	2Y Fixed	2.89%	31/01/27		60%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
PF054	2Y Fixed	3.03%	31/01/27	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
PF055	2Y Fixed	3.39%	31/01/27		85%	Product Transfers Only	No	£0	3%	Product Transfers Offig	2.5/1.25%	No	£5,000	£800,000	C&I	N/A
PF056	2Y Fixed	3.66%	31/01/27	, ,	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	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%

### FOR INTERMEDIARY USE ONLY LIFT Product Range 04/10/2024

								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 I oan	Max Loan	Repayment Type	Product Floor
2	L0076	2Y Fixed	5.90%	31/12/26	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

## FOR INTERMEDIARY USE ONLY First Homes England Product Range 04/10/2024

									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	FH075	2Y Fixed	4.99%	31/12/26	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%	Yes	£5,000	£600,000	C&I	N/A
5	FH076	5Y Fixed	4.59%	31/12/29	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	FH077	2Y Fixed	4.89%	31/12/26	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%	Yes	£5,000	£1,000,000	All	N/A
5	FH078	5Y Fixed	4.49%	31/12/29	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	esidential 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
	PF053	2Y Fixed	2.89%	31/01/27		60%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	All	N/A
	PF054	2Y Fixed	3.03%	31/01/27	6.24% (RMVR minus 0.55%) until 5 years	75%	Product Transfers Only	No	£0	3%	Product	2.5/1.25%	No	£5,000	£3,000,000	All	N/A
	PF055	2Y Fixed	3.39%	31/01/27	after original start date, then RMVR (6.79%)	85%	Product Transfers Only	No	£0	3%	Transfers Only	2.5/1.25%	No	£5,000	£800,000	All	N/A
	PF056	2Y Fixed	3.66%	31/01/27		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.

	our rem	or tgage produ	acto are disc	, a , anabic 10i	Product Hallsters of Hatt	a. 1ty 01	an existing exipte			Purchase & l	Remortgage	iortgage) - when	арторену 8 0	wiiei auus	or removes a	person non the	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
	HB614	2Y Fixed	5.19%	28/02/27	6.24% (RMVR minus	60%	Pur / Rem	No	£0	£0	Duradicat Transfers (Duradical T	2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
	2 HB615	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
Ī	HB616	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
	HB617	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
_								HTB Fixe	ed Retention	Range (Exist	ing customers only)			1			
	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
ļ	<b>2</b> HB618	2Y Fixed	4.95%	31/12/26	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
	<b>5</b> HB619	5Y Fixed	4.60%	31/12/29	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
							Н	TB Tracl	ker Retentio	n Range (Exis	sting 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
	<b>2</b> HB620	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)						
	Product Code	Description	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
	PF053	2Y Fixed	2.89%	3.03% 31/01/27 6.24% (RMV 0.55%) until		60%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
	PF054	2Y Fixed	3.03%		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
	PF055	2Y Fixed	3.39%	31/01/27	after original start date, then RMVR (6.79%)	85%	Product Transfers Only	No	£0	3%	Troduct Hansiers Only	2.5/1.25%	No	£5,000	£800,000	C&I	N/A
	PF056	2Y Fixed	3.66%	31/01/27		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										04/10/2024			
		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	HF077	2Y Fixed	4.89%	31/12/26	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	HF078	5Y Fixed	4.49%	31/12/29	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
	PF053	2Y Fixed	2.89%	31/01/27	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	PF054	2Y Fixed	3.03%	31/01/27		75%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£3,000,000	All	N/A
	PF055	2Y Fixed	3.39%	31/01/27		85%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£800,000	All	N/A
	PF056	2Y Fixed	3.66%	31/01/27		90%	Product Transfers Only	No	£0	3%		2.5/1.25%	No	£5,000	£600,000	All	N/A