

FOR INTERMEDIARY USE ONLY



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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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
F9486	2Y Fixed	4.58%	31/01/27	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
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		2.5/1.25%	Yes	£80,000	£1,000,000	C&I / P&P	N/A
F9494	2Y Fixed	4.76%	31/01/27		80%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9495	2Y Fixed	4.60%	31/01/27		80%	Purchase	No	£0	£1,495		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9496	2Y Fixed	5.03%	31/01/27		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		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		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		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 (not available for New Build)	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	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	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	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
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		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		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		80%	Purchase	No	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9517	5Y Fixed	4.61%	31/01/30		85%	Purchase	No	£0	£0	6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A	
F9518	5Y Fixed	4.69%	31/01/30		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		85%	Purchase	No	£0	£1,295	6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A	
F9520	5Y Fixed	4.42%	31/01/30		85%	Purchase	No	£0	£2,995	6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A	
F9521	5Y Fixed	4.79%	31/01/30		90%	Purchase	No	£0	£0	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A	
F9522	5Y Fixed	4.87%	31/01/30		90%	Purchase	No	£500	£0	6/6/5/4/1.75%	Yes	£80,000	£600,000	C&I	N/A	
F9523	5Y Fixed	4.68%	31/01/30		90%	Purchase	No	£0	£1,295	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A	
F9524	5Y Fixed	4.58%	31/01/30		90%	Purchase	No	£0	£2,995	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A	
F9555	5Y Fixed	5.05%	31/01/30		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
F9556	5Y Fixed	5.14%	31/01/30		95%	Purchase	No	£500	£0	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	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A		
NB193	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
FB015	2Y Fixed	5.59%	31/01/27	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
FB016	2Y Fixed	5.85%	31/01/27		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
FN008	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
FB017	5Y Fixed	4.89%	31/01/30	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
FB018	5Y Fixed	5.23%	31/01/30		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
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).

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 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 <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
TR928	2Y BRT	5.59% (BoEBR + 0.59%)	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%
TR929	2Y BRT	5.66% (BoEBR + 0.66%)	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 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
TR932	2Y BRT	5.75% (BoEBR + 0.75%)	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%
TR933	2Y BRT	5.85% (BoEBR + 0.85%)	2 years		75%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
TR934	2Y BRT	5.92% (BoEBR + 0.92%)	2 years		85%	Pur / Rem	No	£0	£0		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%

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
F9558	2Y Fixed	4.62%	31/01/27	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
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		75%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9532	2Y Fixed	5.19%	31/01/27		80%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9533	2Y Fixed	5.03%	31/01/27		80%	Remortgage	Yes (Remortgages)	£0	£495		2.5/1.25%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9534	2Y Fixed	5.32%	31/01/27		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	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
F9563	5Y Fixed	4.14%	31/01/30		60%	Remortgage	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		75%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9565	5Y Fixed	4.22%	31/01/30		75%	Remortgage	Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9542	5Y Fixed	4.65%	31/01/30		80%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I / P&P	N/A
F9543	5Y Fixed	4.50%	31/01/30		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
F9544	5Y Fixed	4.83%	31/01/30		85%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A
F9545	5Y Fixed	4.71%	31/01/30		85%	Remortgage	Yes (Remortgages)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I	N/A
F9546	5Y Fixed	4.99%	31/01/30		90%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
F9547	5Y Fixed	4.88%	31/01/30		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
TR928	2Y BRT	5.59% (BoEBR + 0.59%)	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%
TR929	2Y BRT	5.66% (BoEBR + 0.66%)	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	F9552	2Y Fixed	5.56%	31/01/27	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
	F9553	2Y Fixed	5.72%	31/01/27		95%	Purchase	No	£500	£0		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		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
5	F9548	5Y Fixed	4.09%	31/01/30	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
	F9549	5Y Fixed	3.95%	31/01/30		60%	Pur / Rem	No	£0	£1,295		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		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
	F9551	5Y Fixed	4.07%	31/01/30		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	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
	F9556	5Y Fixed	5.14%	31/01/30		95%	Purchase	No	£500	£0		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		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	TR932	2Y BRT	5.75% (BoEBR + 0.75%)	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%
	TR933	2Y BRT	5.85% (BoEBR + 0.85%)	2 years		75%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
	TR934	2Y BRT	5.92% (BoEBR + 0.92%)	2 years		85%	Pur / Rem	No	£0	£0		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%

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	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
	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

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 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
5 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 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	R1802	2Y Fixed	5.29%	31/12/26	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
	R1803	2Y Fixed	4.99%	31/12/26		60%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1804	2Y Fixed	5.59%	31/12/26		75%	Pur / Rem	Yes (Remortgage)	£0	£0		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1805	2Y Fixed	5.28%	31/12/26		75%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
5	R1806	5Y Fixed	4.85%	31/12/29	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
	R1807	5Y Fixed	4.64%	31/12/29		60%	Pur / Rem	Yes (Remortgage)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1808	5Y Fixed	4.54%	31/12/29		60%	Pur / Rem	Yes (Remortgage)	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1809	5Y Fixed	5.26%	31/12/29		75%	Pur / Rem	Yes (Remortgage)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1810	5Y Fixed	5.05%	31/12/29		75%	Pur / Rem	Yes (Remortgage)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£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	£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	R1821	2Y BRT	5.94% (BoEBR + 0.94%)	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%
	R1822	2Y BRT	6.04% (BoEBR + 1.04%)	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	R1812	2Y Fixed	5.19%	31/12/26	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
	R1813	2Y Fixed	4.89%	31/12/26		60%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1814	2Y Fixed	5.49%	31/12/26		75%	Pur / Rem	Yes (Remortgage)	£0	£0		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1815	2Y Fixed	5.18%	31/12/26		75%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
5	R1816	5Y Fixed	4.75%	31/12/29	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
	R1817	5Y Fixed	4.54%	31/12/29		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	R1819	2Y BRT	5.93% (BoEBR + 0.93%)	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%
	R1820	2Y BRT	6.03% (BoEBR + 1.03%)	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	GB062	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
5	GB063	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

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	S0528	2Y Fixed	31/12/26	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
	S0529	2Y Fixed	31/12/26		95%	Pur / Rem	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£25,000	£600,000	C&I	N/A
5	S0530	5Y Fixed	31/12/29	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
	S0531	5Y Fixed	31/12/29		95%	Pur / Rem	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£25,000	£600,000	C&I	N/A

Shared Ownership 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	ST001	5Y Fixed	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 <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	SS094	2Y Fixed	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
5	SS095	5Y Fixed	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

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	S0532	2Y Fixed	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
5	S0533	5Y Fixed	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

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 - 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 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	C&I	N/A
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	C&I	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	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.

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 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

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	FH075	2Y Fixed	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	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 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	FH077	2Y Fixed	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	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 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	PF053	2Y Fixed	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
	PF054	2Y Fixed	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	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	31/01/27		90%	Product Transfers Only	No	£0	3%		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	HB614	2Y Fixed	5.19%	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
	HB615	2Y Fixed	5.29%	28/02/27		75%	Pur / Rem	No	£0	£0		2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
5	HB616	5Y Fixed	4.70%	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
	HB617	5Y Fixed	4.79%	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	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
5	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

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	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	C&I	N/A
	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	C&I	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	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.

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%)	75%	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	
2	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
	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