

# Our Range of Residential and Buy to Let Mortgages

12 December 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



Webchat







LinkedIn

#### FOR INTERMEDIARY USE ONLY

## A guide to our service

A   :	No application foce apply. Places refer to the rate tables for details of any completion foce payable. Where your client has
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.
Cashback	Where cashback applies, it will be paid to the borrower up to 15 days following completion.
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	The mortgage contract requires monthly payments by direct debit on the first of each month. If the borrower wants to change their payment date, they can do this by contacting us after completion.
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 without the application of an ERC. Our Fixed Rate Mortgages allow up to 10% overpayment without paying an ERC - 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.
	Separate SVRs and MVRs exist for both Residential (RMVR) and for Buy to Let (BMVR) mortgages, and may change by different amounts at different times.
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 costs of 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.  Fee assisted legal support is not available on Additional Borrowing applications.
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 client's 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	Product transfers are possible via our eMortgages system and will be eligible for a retention procuration fee payment.
TSM (Transfer Subject to Mortgage)	A TSM application relates to existing SBS borrowers only, where a request is made to either change the names on the existing mortgage and ownership of the property (i.e. remove &/or add a name) and in some cases where additional funds are also requested to buy out a partner etc.
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.
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							R	Residential Fixed Purchase								
Product Code Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
F9821 2Y Fixed	4.68%	30/04/27		60%	Purchase	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9753 2Y Fixed	4.59%	30/04/27		60%	Purchase	Yes	Yes		No	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9754 2Y Fixed	4.51%	30/04/27		60%	Purchase	Yes	Yes		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	
F9755 2Y Fixed	4.84%	30/04/27		75%	Purchase	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	
F9822 2Y Fixed	4.65%	30/04/27		75%	Purchase	Yes	Yes		No	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	
F9757 2Y Fixed	4.58%	30/04/27		75%	Purchase	Yes	Yes		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	
F9823 2Y Fixed	4.90%	30/04/27		80%	Purchase	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	
F9820 2Y Fixed	5.11%	30/04/27		80%	Purchase	Yes	Yes		No	£500	£0	2.5/1.25%	N/A	£80,000	£1,000,000	
F9760 2Y Fixed	4.85%	30/04/27	6.24% (RMVR	80%	Purchase	Yes	Yes	Porting with Top Up / TSM with	No	£0	£495	2.5/1.25%	N/A	£5,000	£1,000,000	
F9761 2Y Fixed	4.70%	30/04/27	minus 0.55%)	80%	Purchase	Yes	Yes	Top Up	No	£0	£1,495	2.5/1.25%	N/A	£5,000	£1,000,000	
F9762 2Y Fixed	5.10%	30/04/27	until 5 years	85%	Purchase	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£800,000	C&I
2 F9763 2Y Fixed	5.32%	30/04/27	after original	85%	Purchase	Yes	Yes		No	£500	£0	2.5/1.25%	N/A	£80,000	£800,000	C&I
F9824 2Y Fixed	5.00%	30/04/27	start date, then	85%	Purchase	Yes	Yes		No	£0	£495	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9765 2Y Fixed F9766 2Y Fixed	4.95% 5.34%	30/04/27	RMVR (6.79%)	85% 90%	Purchase Purchase	Yes Yes	Yes Yes		No No	£0 £0	£1,495 £0	2.5/1.25% 2.5/1.25%	N/A N/A	£5,000 £5,000	£800,000 £600.000	C&I C&I
F9766 2Y Fixed	5.56%	30/04/27	` '	90%	Purchase	Yes	Yes		No No	£500	£0	2.5/1.25%	N/A N/A	£80,000	£600,000	C&I
F9767 21 Fixed	5.24%	30/04/27		90%	Purchase	Yes	Yes		No	£00	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9768 21 Fixed F9769 2Y Fixed	5.24%	30/04/27		90%	Purchase	Yes	Yes		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9845 2Y Fixed	5.53%	30/04/27		95%	Purchase	Yes	Yes		No	£0	£1,493	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9845 2Y Fixed	5.69%	30/04/27		95%	Purchase	Yes	Yes	Porting with Top Up (not	No	£500	£0	2.5/1.25%	N/A	£80,000	£600,000	C&I
F9847 2Y Fixed	5.45%	30/04/27		95%	Purchase	Yes	Yes	available for New Build)	No	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
1 9047 Z1 1 IXEU	3.43%	30/04/27			New Build	163	165		NO	EU	£493	2.3/1.23/0	IN/ A	13,000	2000,000	Cai
NB199 2Y Fixed	5.80%	30/04/27		95%	Purchase	No	No	New Build Porting with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
					Turchase											
F9773 5Y Fixed	4.55%	30/04/30		60%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9825 5Y Fixed	4.36%	30/04/30		60%	Purchase	Yes	Yes		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9826 5Y Fixed	4.25%	30/04/30		60%	Purchase	Yes	Yes		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9776 5Y Fixed	4.64%	30/04/30		75%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9827 5Y Fixed	4.49%	30/04/30		75%	Purchase	Yes	Yes		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	
F9841 5Y Fixed	4.36%	30/04/30		75%	Purchase	Yes	Yes		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	
F9779 5Y Fixed	4.78%	30/04/30		80%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	
F9828 5Y Fixed	4.78%	30/04/30		80%	Purchase	Yes	Yes		No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£1,000,000	
F9829 5Y Fixed	4.63%	30/04/30		80%	Purchase	Yes	Yes	Porting with Top Up / TSM with	No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	
F9830 5Y Fixed	4.54%	30/04/30		80%	Purchase	Yes	Yes	Top Up	No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	
F9783 5Y Fixed	4.86%	30/04/30		85%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
<b>5</b> F9784 5Y Fixed	4.93%	30/04/30	RMVR (6.79%)	85%	Purchase	Yes	Yes		No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£800,000	C&I
F9785 5Y Fixed	4.76%	30/04/30		85%	Purchase	Yes	Yes		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9786 5Y Fixed	4.75%	30/04/30		85%	Purchase	Yes	Yes		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9787 5Y Fixed	5.06%	30/04/30		90%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9788 5Y Fixed	5.12%	30/04/30		90%	Purchase	Yes	Yes		No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£600,000	C&I
F9789 5Y Fixed	4.89%	30/04/30		90%	Purchase	Yes	Yes		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9790 5Y Fixed	4.84%	30/04/30		90%	Purchase	Yes	Yes		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9791 5Y Fixed	5.33%	30/04/30		95%	Purchase	Yes	Yes	Porting with Top Up (not	No	£0 £500	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9792 5Y Fixed	5.42%	30/04/30		95%	Purchase	Yes	Yes	available for New Build)	No		£0	6/6/5/4/1.75%	N/A	£80,000	£600,000	C&I
F9793 5Y Fixed	5.23%	30/04/30		95%	Purchase	Yes	Yes	· ·	No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
NB200 5Y Fixed	5.24%	30/04/30		95%	New Build Purchase	No	No	New Build Porting with Top Up	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
		1			Purchase	]				1				]		<u> </u>

#### FOR INTERMEDIARY USE ONLY Residential Purchase Product Range 12/12/2024

									Residentia	al First Time Buyer Fixed Purc	hase							
	Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
	FB030	2Y Fixed	5.69%	30/04/27	6.24% (RMVR minus 0.55%)	90%	FTB Purchase	No	No	Porting with Top Up	No	£1,000	£0	2.5/1.25%	N/A	£125,000	£600,000	C&I
2	FB031	2Y Fixed	5.94%	30/04/27	until 5 years after original	95%	FTB Purchase	No	No	Porting with Top Up (not available for New Build)	No	£1,000	£0	2.5/1.25%	N/A	£125,000	£600,000	C&I
	FN015	2Y Fixed	6.09%	30/04/27	start date, then RMVR (6.79%)	95%	FTB New Build Purchase	No	No	New Build Porting with Top Up	No	£1,000	£0	2.5/1.25%	N/A	£125,000	£600,000	C&I
				1	ı	ı	1					1						1
	FB032	5Y Fixed	5.16%	30/04/30		90%	FTB Purchase	No	No	Porting with Top Up	No	£1,500	£0	6/6/5/4/1.75%	N/A	£125,000	£600,000	C&I
5	FB033	5Y Fixed	5.42%	30/04/30	RMVR (6.79%)	95%	FTB Purchase	No	No	Porting with Top Up (not available for New Build)	No	£1,500	£0	6/6/5/4/1.75%	N/A	£125,000	£600,000	C&I
	FN016	5Y Fixed	5.51%	30/04/30		95%	FTB New Build Purchase	No	No	New Build Porting with Top Up	No	£1,500	£0	6/6/5/4/1.75%	N/A	£125,000	£600,000	C&I

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 with topping up (meaning a First Time Buyer must have been added to the new application).

								Residen	tial Track Record Fixed Purch	ase							
Produc Code		Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
TM02	7 5Y Fixed	5.52%	31/03/30	RMVR (6.79%)	100%	Track Record Purchase	No	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
TM02	8 5Y Fixed	5.66%	31/03/30	` ,	100%	Track Record Purchase	No	No	N/A	No	£1,000	£0	6/6/5/4/1.75%	N/A	£100,000	£600,000	C&I

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>

							Resid	dential Bas	e Rate Tracker Purchase & Re	emortgage							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
TR969	2Y BRT	5.19% (BoEBR + 0.44%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
TR970	2Y BRT	5.07% (BoEBR + 0.32%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
TR971	2Y BRT	5.25% (BoEBR + 0.50%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
TR972	2Y BRT	5.12% (BoEBR + 0.37%)	2 years	6.24% (RMVR minus 0.55%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with	Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
<b>2</b> TR973	2Y BRT	5.40% (BoEBR + 0.65%)	2 years	until 5 years after original	85%	Purchase / Remortgage	Yes	Yes	Top Up	Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£800,000	C&I
TR974	2Y BRT	5.24% (BoEBR + 0.49%)	2 years	start date, then RMVR (6.79%)	85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£800,000	C&I
TR975	2Y BRT	5.67% (BoEBR + 0.92%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I
TR976	2Y BRT	5.51% (BoEBR + 0.76%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£600,000	C&I
TR977	2Y BRT	6.04% (BoEBR + 1.29%)	2 years		95%	Purchase	Yes	Yes	Porting with Top Up (not available for New Build)	No	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I

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	Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
	F9848	2Y Fixed	4.69%	30/04/27		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	F9849	2Y Fixed	4.51%	30/04/27		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A		£3,000,000	All
	F9850	2Y Fixed	4.35%	30/04/27		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A		£3,000,000	All
	F9797	2Y Fixed	4.86%	30/04/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A		£3,000,000	All
	F9798	2Y Fixed	4.69%	30/04/27	6.24% (RMVR	75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	F9799	2Y Fixed	4.56%	30/04/27	minus 0.55%)	75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	F9800	2Y Fixed	5.16%	30/04/27	until 5 years	80%	Remortgage	Yes	Yes	Porting with Top Up / TSM	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A		£1,000,000	C&I & P&P
2	F9801	2Y Fixed	4.97%	30/04/27	after original	80%	Remortgage	Yes	Yes	with Top Up	Yes (Remortgages)	£0	£495	2.5/1.25%	N/A			
	F9835	2Y Fixed	4.78%	30/04/27	start date, then	80%	Remortgage	Yes	Yes	иш тор ор	Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£1,000,000	
	F9802	2Y Fixed	5.29%	30/04/27	RMVR (6.79%)	85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£800,000	C&I
	F9803	2Y Fixed	5.16%	30/04/27	()	85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£800,000	C&I
	F9836	2Y Fixed	4.99%	30/04/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£800,000	C&I
	F9804	2Y Fixed	5.51%	30/04/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
	F9805	2Y Fixed	5.32%	30/04/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
	F9837	2Y Fixed	5.20%	30/04/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
	F9851	5Y Fixed	4.43%	30/04/30		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	F9852	5Y Fixed	4.29%	30/04/30		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	F9853	5Y Fixed	4.23%	30/04/30		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	F9809	5Y Fixed	4.59%	30/04/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	F9810	5Y Fixed	4.45%	30/04/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	F9834	5Y Fixed	4.39%	30/04/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	F9812	5Y Fixed	4.78%	30/04/30	RMVR (6.79%)	80%	Remortgage	Yes	Yes	Porting with Top Up / TSM	Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
1	F9842	5Y Fixed	4.60%	30/04/30	KIVIVK (0.79%)	80%	Remortgage	Yes	Yes	with Top Up	Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
	F9838	5Y Fixed	4.52%	30/04/30		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
	F9843	5Y Fixed	4.91%	30/04/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
	F9844	5Y Fixed	4.72%	30/04/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
	F9839	5Y Fixed	4.63%	30/04/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
	F9816	5Y Fixed	5.08%	30/04/30		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	F9817	5Y Fixed	5.01%	30/04/30		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I

Available for

Purchase /

Remortgage Purchase /

Remortgage Purchase /

Remortgage

Purchase /

Remortgage

Purchase /

Remortgage

Purchase /

Remortgage Purchase /

Remortgage

Purchase /

Remortgage

Purchase

LTV

60%

60%

75%

85%

90%

90%

95%

Changes to

6.24% (RMVR

minus 0.55%)

until 5 years

after original

start date, then

RMVR (6.79%)

Until

2 years

5.51% (BoEBR

+ 0.76%)

6.04% (BoEBR

+ 1.29%)

**Product** 

Transfer

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Additional

Borrowing

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Residential Base Rate Tracker Purchase & Remortgage

Also available for

Porting with Top Up / TSM

with Top Up

Porting with Top Up (not

available for New Build)

Completion

Fee

£745

£1,495

£745

£1,495

£745

£1,495

£745

£1,495

£745

Cashback

£0

£0

£0

£0

£0

£0

£0

£0

£0

Fee-Assisted Legals

Yes (Remortgages)

No

**Product** 

Floor

3.00%

3.00%

3.00%

3.00%

3.00%

3.00%

3.00%

3.00%

3.00%

Min Loan

£5,000

£5,000

£5,000

£5,000

£5,000

£5,000

£5,000

£5,000

£5,000

**ERC** 

No ERC

Repayment

Type

ΑII

ΑII

ΑII

ΑII

C&I

C&I

C&I

C&I

C&I

Max Loan

£3,000,000

£3,000,000

£3,000,000

£3,000,000

£800,000

£800,000

£600,000

£600,000

£600,000

		FOR IN	TERMEDIA	RY USE ONLY
_		Product Code	Description	Initial Rate
		TR969	2Y BRT	5.19% (BoEBR + 0.44%)
		TR970	2Y BRT	5.07% (BoEBR + 0.32%)
		TR971	2Y BRT	5.25% (BoEBR + 0.50%)
		TR972	2Y BRT	5.12% (BoEBR + 0.37%)
	2	TR973	2Y BRT	5.40% (BoEBR + 0.65%)
		TR974	2Y BRT	5.24% (BoEBR + 0.49%)
		TR975	2Y BRT	5.67% (BoEBR + 0.92%)

2Y BRT

2Y BRT

TR976

TR977

This page displays all residential products available for existing customers, including products from the purchase and remortgage pages.

								F	Residential Fixed Purchase								
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
F9821	2Y Fixed	4.68%	30/04/27		60%	Purchase	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9753	2Y Fixed	4.59%	30/04/27		60%	Purchase	Yes	Yes		No	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	
F9754	2Y Fixed	4.51%	30/04/27		60%	Purchase	Yes	Yes		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	
F9755	2Y Fixed	4.84%	30/04/27		75%	Purchase	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	
F9822	2Y Fixed	4.65%	30/04/27		75%	Purchase	Yes	Yes		No	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	
F9757	2Y Fixed	4.58%	30/04/27		75%	Purchase	Yes	Yes		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	
F9823	2Y Fixed	4.90%	30/04/27		80%	Purchase	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	
F9820	2Y Fixed	5.11%	30/04/27	6.24% (RMVR	80%	Purchase	Yes	Yes	Dentire contab. To a Her / TOM contab.	No	£500	£0	2.5/1.25%	N/A	£80,000	£1,000,000	
F9760	2Y Fixed	4.85%	30/04/27	minus 0.55%)	80%	Purchase	Yes	Yes	Porting with Top Up / TSM with	No	£0	£495	2.5/1.25%	N/A	£5,000	£1,000,000	
F9761 <b>2</b> F9762	2Y Fixed	4.70% 5.10%	30/04/27	until 5 years	80% 85%	Purchase	Yes	Yes	Тор Uр	No No	£0 £0	£1,495 £0	2.5/1.25%	N/A N/A	£5,000	£1,000,000	
F9762	2Y Fixed 2Y Fixed	5.32%	30/04/27	after original	85%	Purchase	Yes Yes	Yes Yes		No	£500	£0	2.5/1.25% 2.5/1.25%	N/A N/A	£5,000 £80,000	£800,000 £800,000	C&I C&I
F9763	2Y Fixed 2Y Fixed	5.00%	30/04/27	start date, then	85%	Purchase Purchase	Yes	Yes		No	£00	£495	2.5/1.25%	N/A N/A	£5,000	£800,000	C&I
F9765	2Y Fixed	4.95%	30/04/27	RMVR (6.79%)	85%	Purchase	Yes	Yes		No	£0	£1,495	2.5/1.25%	N/A N/A	£5,000	£800,000	C&I
F9766	2Y Fixed	5.34%	30/04/27		90%	Purchase	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9767	2Y Fixed	5.56%	30/04/27		90%	Purchase	Yes	Yes		No	£500	£0	2.5/1.25%	N/A	£80,000	£600,000	C&I
F9768	2Y Fixed	5.24%	30/04/27		90%	Purchase	Yes	Yes		No	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9769	2Y Fixed	5.12%	30/04/27		90%	Purchase	Yes	Yes		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9845	2Y Fixed	5.53%	30/04/27		95%	Purchase	Yes	Yes	D :: '11 T II ( )	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9846	2Y Fixed	5.69%	30/04/27		95%	Purchase	Yes	Yes	Porting with Top Up (not	No	£500	£0	2.5/1.25%	N/A	£80,000	£600,000	C&I
F9847	2Y Fixed	5.45%	30/04/27		95%	Purchase	Yes	Yes	available for New Build)	No	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9773	5Y Fixed	4.55%	30/04/30	<u> </u>	60%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9773 F9825	5Y Fixed 5Y Fixed	4.35%	30/04/30	-	60%	Purchase	Yes	Yes	•	No No	£0	£1,295	6/6/5/4/1.75%	N/A N/A	£5,000	£3,000,000	
F9825	5Y Fixed	4.30%	30/04/30		60%	Purchase	Yes	Yes		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	
F9776	5Y Fixed	4.64%	30/04/30		75%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	
F9827	5Y Fixed	4.49%	30/04/30		75%	Purchase	Yes	Yes		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	
F9841	5Y Fixed	4.36%	30/04/30	1	75%	Purchase	Yes	Yes		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	
F9779	5Y Fixed	4.78%	30/04/30		80%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	
F9828	5Y Fixed	4.78%	30/04/30		80%	Purchase	Yes	Yes		No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£1,000,000	
F9829	5Y Fixed	4.63%	30/04/30	1	80%	Purchase	Yes	Yes	Porting with Top Up / TSM with	No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1.000.000	
F9830	5Y Fixed	4.54%	30/04/30		80%	Purchase	Yes	Yes	Top Up	No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
<b>5</b> F9783	5Y Fixed	4.86%	30/04/30	RMVR (6.79%)	85%	Purchase	Yes	Yes	· ·	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9784	5Y Fixed	4.93%	30/04/30		85%	Purchase	Yes	Yes		No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£800,000	C&I
F9785	5Y Fixed	4.76%	30/04/30		85%	Purchase	Yes	Yes		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9786	5Y Fixed	4.75%	30/04/30		85%	Purchase	Yes	Yes		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9787	5Y Fixed	5.06%	30/04/30	]	90%	Purchase	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9788	5Y Fixed	5.12%	30/04/30		90%	Purchase	Yes	Yes		No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£600,000	C&I
F9789	5Y Fixed	4.89%	30/04/30		90%	Purchase	Yes	Yes		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9790	5Y Fixed	4.84%	30/04/30		90%	Purchase	Yes	Yes		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9791	5Y Fixed	5.33%	30/04/30		95%	Purchase	Yes	Yes	Porting with Top Up (not	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9792	5Y Fixed	5.42%	30/04/30		95%	Purchase	Yes	Yes	available for New Build)	No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£600,000	C&I
F9793	5Y Fixed	5.23%	30/04/30		95%	Purchase	Yes	Yes		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I

								Re	sidential Fixed Remortgage								
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
F9848	2Y Fixed	4.69%	30/04/27		60%	Remortgage	Yes	Yes		es (Remortgages	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9849	2Y Fixed	4.51%	30/04/27		60%	Remortgage	Yes	Yes		es (Remortgages	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9850	2Y Fixed	4.35%	30/04/27		60%	Remortgage	Yes	Yes		es (Remortgages	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9797	2Y Fixed	4.86%	30/04/27		75%	Remortgage	Yes	Yes		es (Remortgages	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9798	2Y Fixed	4.69%	30/04/27	C 0.40v (DNA)/D	75%	Remortgage	Yes	Yes		es (Remortgages	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9799	2Y Fixed	4.56%	30/04/27	6.24% (RMVR minus 0.55%)	75%	Remortgage	Yes	Yes		es (Remortgages	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9800	2Y Fixed	5.16%	30/04/27	until 5 years	80%	Remortgage	Yes	Yes	Porting with Top Up / TSM with	es (Remortgages	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
<b>2</b> F9801	2Y Fixed	4.97%	30/04/27	after original	80%	Remortgage	Yes	Yes	Top Up	es (Remortgages	£0	£495	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
F9835	2Y Fixed	4.78%	30/04/27	start date, then	80%	Remortgage	Yes	Yes	тор ор	es (Remortgages	£0	£1,495	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
F9802	2Y Fixed	5.29%	30/04/27	RMVR (6.79%)	85%	Remortgage	Yes	Yes		es (Remortgages	£0	£0	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9803	2Y Fixed	5.16%	30/04/27	141114 (0.7570)	85%	Remortgage	Yes	Yes		es (Remortgages	£0	£495	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9836	2Y Fixed	4.99%	30/04/27		85%	Remortgage	Yes	Yes		es (Remortgages	£0	£1,495	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9804	2Y Fixed	5.51%	30/04/27		90%	Remortgage	Yes	Yes		es (Remortgages	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9805	2Y Fixed	5.32%	30/04/27		90%	Remortgage	Yes	Yes		es (Remortgages	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9837	2Y Fixed	5.20%	30/04/27		90%	Remortgage	Yes	Yes		es (Remortgages	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
			T =			т_				· - 1			I				
F9851	5Y Fixed	4.43%	30/04/30		60%	Remortgage	Yes	Yes		es (Remortgages	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9852	5Y Fixed	4.29%	30/04/30		60%	Remortgage	Yes	Yes		es (Remortgages	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9853	5Y Fixed	4.23%	30/04/30		60%	Remortgage	Yes	Yes		es (Remortgages	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9809	5Y Fixed	4.59%	30/04/30		75%	Remortgage	Yes	Yes		es (Remortgages	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9810	5Y Fixed	4.45%	30/04/30		75%	Remortgage	Yes	Yes		es (Remortgages	£0	£1,295	6/6/5/4/1.75%	N/A	_	£3,000,000	All
F9834	5Y Fixed	4.39%	30/04/30		75%	Remortgage	Yes	Yes		es (Remortgages	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
<b>5</b> F9812	5Y Fixed	4.78%	30/04/30	RMVR (6.79%)	80%	Remortgage	Yes	Yes	Porting with Top Up / TSM with	es (Remortgages	£0	£0	6/6/5/4/1.75%	N/A		£1,000,000	
F9842	5Y Fixed	4.60%	30/04/30	(	80%	Remortgage	Yes	Yes	Top Up	es (Remortgages	£0	£1,295	6/6/5/4/1.75%	N/A		£1,000,000	C&I & P&P
F9838	5Y Fixed	4.52%	30/04/30		80%	Remortgage	Yes	Yes		es (Remortgages	£0	£2,995	6/6/5/4/1.75%	N/A			
F9843	5Y Fixed	4.91%	30/04/30		85%	Remortgage	Yes	Yes		es (Remortgages	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9844	5Y Fixed	4.72%	30/04/30		85%	Remortgage	Yes	Yes		es (Remortgages	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9839	5Y Fixed	4.63%	30/04/30		85%	Remortgage	Yes	Yes		es (Remortgages	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9816	5Y Fixed	5.08%	30/04/30		90%	Remortgage	Yes	Yes		es (Remortgages	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
F9817	5Y Fixed	5.01%	30/04/30		90%	Remortgage	Yes	Yes		es (Remortgages	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I

#### Residential Existing Customer Product Range

							Resid	lential Bas	e Rate Tracker Purchase & Re	emortgage							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
TR969	2Y BRT	5.19% (BoEBR + 0.44%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
TR970	2Y BRT	5.07% (BoEBR + 0.32%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
TR971	2Y BRT	5.25% (BoEBR + 0.50%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
TR972	2Y BRT	5.12% (BoEBR + 0.37%)	2 years	6.24% (RMVR minus 0.55%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with	Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
2 TR973	2Y BRT	5.40% (BoEBR + 0.65%)	2 years	until 5 years after original	85%	Purchase / Remortgage	Yes	Yes	Top Up	Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£800,000	C&I
TR974	2Y BRT	5.24% (BoEBR + 0.49%)	2 years	start date, then RMVR (6.79%)	85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£800,000	C&I
TR975	2Y BRT	5.67% (BoEBR + 0.92%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I
TR976	2Y BRT	5.51% (BoEBR + 0.76%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£600,000	C&I
TR977	2Y BRT	6.04% (BoEBR + 1.29%)	2 years		95%	Purchase	Yes	Yes	Porting with Top Up (not available for New Build)	No	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I

							Reside	ential Trac	ker Retention (Existing Custo	mers Only)							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Aleo avallania for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
TR962	2Y BRT	5.52% (BoEBR + 0.77%)	2 years		60%	Contract Variation	Yes	Yes		No	£0	£0	No ERC	3%	£5,000	£3,000,000	All
TR963	2Y BRT	5.56% (BoEBR + 0.81%)	2 years	6.24% (RMVR minus 0.55%) until 5 years	75%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with	No	£0	£0	No ERC	3%	£5,000	£3,000,000	All
TR964	2Y BRT	5.78% (BoEBR + 1.03%)	2 years	after original start date, then RMVR (6.79%)	85%	Contract Variation	Yes	Yes	Top Up	No	£0	£0	No ERC	3%	£5,000	£800,000	All
TR965	2Y BRT	5.95% (BoEBR + 1.20%)	2 years		90%	Contract Variation	Yes	Yes		No	£0	£0	No ERC	3%	£5,000	£600,000	All

						All Resi	dential Fi	xed Retent	tion - 3% Completion Fee (Exis	ting Customer	s Only)						
Produc Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	AISO SVAIISDIA TOF	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF069	2Y Fixed	3.34%	31/03/27	6.24% (RMVR	60%	Product Transfer Only	Yes	No		No	£0	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF070	2Y Fixed	3.45%	31/03/27			Product Transfer Only		No	N/A	No	£0	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF071	2Y Fixed	3.76%	31/03/27	after original	85%	Product Transfer Only	Yes	No	IV/A	No	£0	3%	2.5/1.25%	N/A	£5,000	£800,000	All
PF072	2Y Fixed	3.98%	31/03/27	RMVR (6.79%)	90%	Product Transfer Only	Yes	No		No	£0	3%	2.5/1.25%	N/A	£5,000	£600,000	All

The percentage completion 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.

							Resid	dential Fix	ed Green	Additional Borrowing (Existir	ng Customers C	Only)						
Pro C	oduct ode	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Aleo avallania for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
<b>2</b> GF	R074	2Y Fixed	4.50%	31/03/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Additional Borrowing	No	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£50,000	All
<b>5</b> GF	R075	5Y Fixed	4.38%	31/03/30	RMVR (6.79%)	95%	Additional Borrowing	No	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£50,000	All

At least 50% of the loan amount must be spent on energy efficient home improvements, and quotes must be provided for the full work with the application.

OIVIIVI	LIMILDIAI	(1 OOL ONL)						DC	ay to Lett reddet Range							12/12/202	•
								BTL	Fixed Purchase & Remortgage								
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repaymen Type
R1846	2Y Fixed	5.19%	31/03/27		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£1,500,000	All
R1847	2Y Fixed	4.84%	31/03/27	BMVR (6.79%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with	Yes (Remortgages)	£0	£995	2.5/1.25%	N/A	£5,000	£1,500,000	All
R1848	2Y Fixed	5.50%	31/03/27	, ,	75%	Purchase / Remortgage	Yes	Yes	Тор Uр	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£1,500,000	All
R1849	2Y Fixed	5.18%	31/03/27		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995	2.5/1.25%	N/A	£5,000	£1,500,000	All
R1850	5Y Fixed	4.75%	31/03/30		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
R1851	5Y Fixed	4.59%	31/03/30		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
1852	5Y Fixed	4.49%	31/03/30	BMVR (6.79%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with	Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
R1853	5Y Fixed	5.28%	31/03/30	DIVIVIC (0.7 5%)	75%	Purchase / Remortgage	Yes	Yes	Top Up	Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
R1854	5Y Fixed	5.13%	31/03/30		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
1855	5Y Fixed	4.99%	31/03/30		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
								BTL	Tracker Purchase & Remortgag	e							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repaymen Type
R1968	2Y BRT	5.69% (BoEBR + 0.94%)	2 Years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3%	£5,000	£1,500,000	All
1970	2Y BRT	5.49% (BoEBR + 0.74%)	2 Years	BMVR (6.79%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with	Yes (Remortgages)	£0	£1,495	No ERC	3%	£5,000	£1,500,000	All
R1969	2Y BRT	5.79% (BoEBR + 1.04%)	2 Years		75%	Purchase / Remortgage	Yes	Yes	Top Up	Yes (Remortgages)	£0	£745	No ERC	3%	£5,000	£1,500,000	All
R1971	2Y BRT	5.59% (BoEBR + 0.84%)	2 Years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3%	£5,000	£1,500,000	All
							В	TL Tracke	r Retention (Existing Customer	s Only)							
roduct Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repaymer Type
R1972	2Y BRT	5.74% (BoEBR + 0.99%)	2 Years	BMVR (6.79%)	60%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with	No	£0	£0	No ERC	3%	£5,000	£1,500,000	All
R1973	2Y BRT	5.78% (BoEBR + 1.03%)	2 Years	DIVIVIC (0.7 9 %)	75%	Contract Variation	Yes	Yes	Top Up	No	£0	£0	No ERC	3%	£5,000	£1,500,000	All
							BTL Fixed	l Green Ac	dditional Borrowing (Existing Co	ustomers Only)							
	D i - 4i	Later Breeze	11	Changes to	LTV	Available for	Product	Additional	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product	Min Loan	Max Loan	Repaymer Type
	Description	Initial Rate	Until	Offariges to			Transfer	Borrowing		Legalo		166		Floor			.,,,,
Code	2Y Fixed	4.80%		BMVR (6.79%)	75%	Additional Borrowing	No	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£50,000	All

At least 50% of the loan amount must be spent on energy efficient home improvements, and quotes must be provided for the full work with the application.

								Sh	ared Owr	nership Fixed - Purchase & Remo	ortgage							
P	Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
3	SO541	2Y Fixed	5.73%	31/03/27	6.24% (RMVR minus 0.55%) until 5 years	90%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£25,000	£600,000	C&I
2 5	SO542	2Y Fixed	5.95%	31/03/27	after original start date, then RMVR (6.79%)	95%	Purchase / Remortgage	Yes	Yes	Top Up / Staircasing	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£25,000	£600,000	C&I
	SO543	5Y Fixed	5.38%	31/03/30	RMVR (6.79%)	90%	Purchase / Remortgage	Yes			Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£25,000	£600,000	C&I
3	SO544	5Y Fixed	5.52%	31/03/30	KIVIVK (0.79%)	95%	Purchase / Remortgage	Yes	Yes	Top Up / Staircasing	Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£25,000	£600,000	C&I

								S	hared Ow	nership Track Record Fixed Pur	rchase							
	Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing		Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
2	ST003	5Y Fixed	5.82%	31/03/30	RMVR (6.79%)	100%	Track Record Purchase	No	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£25,000	£600,000	C&I

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>

							Shar	ed Owner	ship Fixed - Staircasing to 100%	ownership							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
<b>2</b> SS100	2Y Fixed	5.89%	31/03/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
<b>5</b> SS099	5Y Fixed	5.32%	31/03/30	RMVR (6.79%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
							Shared	Ownersh	ip Fixed Retention (Existing cus	tomers only)							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
<b>2</b> SO545	2Y Fixed	5.49%	31/03/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	80%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I
<b>5</b> SO546	5Y Fixed	5.05%	31/03/30	RMVR (6.79%)	80%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I

#### FOR INTERMEDIARY USE ONLY Shared Ownership Product Range 12/12/2024

						All Res	sidential F	ixed Rete	ntion - 3% Completion Fee (Exist	ting Customers	Only)						
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF069	2Y Fixed	3.34%	31/03/27	6.24% (RMVR	60%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF070	2Y Fixed	3.45%	31/03/27	minus 0.55%) until 5 years	75%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF071	2Y Fixed	3.76%	31/03/27	after original start date, then	85%	Product Transfer Only	Yes	No	IV/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
PF072	2Y Fixed	3.98%	31/03/27	RMVR (6.79%)	90%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£600,000	All

The percentage completion 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 C	Ownership	Tracker Retention (Existing cu	stomers only)							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
<b>2</b> SO547	2Y BRT	5.83% (BoEBR + 1.08%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£600,000	C&I

#### FOR INTERMEDIARY USE ONLY LIFT Product Range 12/12/2024

										OMSE LIFT Purchase								
F	Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Aleo avallable for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
5	L0078	2Y Fixed	5.98%	31/03/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)		LIFT Purchase	No	No	LIFT Porting with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I

FOR INT	ERMEDIARY U	SE ONLY						First Ho	mes England Product Rang	je						1	2/12/2024
								First H	omes England - Purchase Only	/							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
<b>2</b> FH087	2Y Fixed	4.98%	30/04/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
5 FH088	5Y Fixed	4.56%	30/04/30	RMVR (6.79%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
							First H	omes Engl	and Retention (Existing Custor	ners Only)							
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
<b>2</b> FH085	2Y Fixed	4.93%	31/03/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	All
5 FH086	5Y Fixed	4.56%	31/03/30	RMVR (6.79%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	All
						Scot	tish First	Home Fun	nd Scheme Retention (Existing	Customers On	ly)						
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
2 HF081	2Y Fixed	4.93%	31/03/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)	75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	All
<b>5</b> HF082	5Y Fixed	4.51%	31/03/30	RMVR (6.79%)	75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	All
						All Resid	dential Fix	xed Retent	tion - 3% Completion Fee (Exist	ing Customers	Only)						
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF069	2Y Fixed	3.34%	31/03/27	6.24% (RMVR	60%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF070	2Y Fixed	3.45%	31/03/27	minus 0.55%) until 5 years	75%	Product Transfer Only	Yes	No	NI/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF071	2Y Fixed	3.76%	31/03/27	after original start date, then	85%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
PF072	2Y Fixed	3.98%	31/03/27	RMVR (6.79%)	90%	Product	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£600,000	All

90% Transfer Only The percentage completion 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.

		-IMPLDIANT OC	,							ay a a a								L/ 1 L/ LUL 1
									Help to Bu	y - Purchase & Remortgage	9							
	Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
	HB627	2Y Fixed	5.20%	31/03/27	6.24% (RMVR minus 0.55%) until 5 years	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I
	HB628	2Y Fixed	5.30%	31/03/27	after original start date, then RMVR (6.79%)		Purchase / Remortgage	Yes	Yes	with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I
	HB629	5Y Fixed	4.86%	31/03/30		60%	Purchase /	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I
٠L	110029	Jilixeu	4.00%	31/03/30	RMVR (6.79%)	00%	Remortgage	165	165	Porting with Top Up / TSM	NO	LU	LU	0/0/3/4/1./3/8	IN/ A	13,000	£1,000,000	Cai
	HB630	5Y Fixed	4.95%	31/03/30	1111111 (0.75%)	75%	Purchase / Remortgage	Yes	Yes	with Top Up	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I

								HTB Fix	ed Retenti	on Range (Existing custome	ers only)							
	Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
2	HB631	2Y Fixed	5.15%	31/03/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I

								HTB Trac	ker Reten	tion Range (Existing custom	ners only)							
	Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for		Additional Borrowing		Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
2	HB633	2Y BRT	5.69% (BoEBR + 0.94%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£1,000,000	C&I

All Residential Fixed Retention - 3% Completion Fee (Existing Customers Only)																	
Produc Code	Description	Initial Rate	Until	Changes to	LTV	Available for			AISO AVAIIADIA TOF	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF069	2Y Fixed	3.34%	31/03/27	6.24% (RMVR	60%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF070	2Y Fixed	3.45%	31/03/27	minus 0.55%) until 5 years	75%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF071	2Y Fixed	3.76%	31/03/27	after original start date, then	85%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
PF072	2Y Fixed	3.98%	31/03/27	RMVR (6.79%)	90%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£600,000	All

The percentage completion 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.