

PILOT PROGRAMME.

Intermediaries only.



**RESIDENTIAL
PRODUCT GUIDE.**

Correct as of: 1 June 2026

PRECISE.

PILOT PROGRAMME.

SELECT YOUR RANGE.

FIRST-TIME BUYER.

- Rates from 5.44%
- Up to 95% LTV
- Lowering upfront costs with product fee options and incentives
- Family supported deposits allowable
- 2, 3 and 5-year fixed rates

HOME MOVER.

- Rates from 5.15%
- Simpler approach to adverse, same criteria applies to all customers
- AVMs available and confirmed on AIP
- £0 Product fees available
- Free valuations and cashback incentive options

REMORTGAGE.

- Rates from 5.02%
- Lower LTV options
- AVMs available and confirmed on AIP
- 1, 2, 3 and 5-year fixed rates

PRECISE.

FIRST-TIME BUYER.

PRECISE.

PILOT PROGRAMME.

FIRST-TIME BUYER.

SELECT LTV

A first-time buyer is an applicant/applicants who have never owned a residential property, and is purchasing a property to live in as their main residence.

LTV **65%**

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 3-year fixed: 4%, 3%, 2%
 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	5.74%	PAAA0019	Free vals
	FTB2	6.07%	PAAA0145	
	FTB3	6.43%	PAAA0271	
	FTB1	6.04%	PAAA0007	Free vals + £1,000 cashback
	FTB2	6.41%	PAAA0133	
	FTB3	6.81%	PAAA0259	
3-year fixed	FTB1	5.72%	PAAA0061	Free vals
	FTB2	6.06%	PAAA0187	
	FTB3	6.43%	PAAA0313	
	FTB1	5.93%	PAAA0049	Free vals + £1,000 cashback
	FTB2	6.29%	PAAA0175	
	FTB3	6.68%	PAAA0301	
5-year fixed	FTB1	5.62%	PAAA0103	Free vals
	FTB2	5.96%	PAAA0229	
	FTB3	6.34%	PAAA0355	
	FTB1	5.74%	PAAA0091	Free vals + £1,000 cashback
	FTB2	6.09%	PAAA0217	
	FTB3	6.49%	PAAA0343	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	5.86%	PAAA0025	Free vals
	FTB2	6.20%	PAAA0151	
	FTB3	6.60%	PAAA0277	
	FTB1	5.98%	PAAA0013	Free vals + £1,000 cashback
	FTB2	6.33%	PAAA0139	
	FTB3	6.72%	PAAA0265	
3-year fixed	FTB1	5.80%	PAAA0067	Free vals
	FTB2	6.15%	PAAA0193	
	FTB3	6.54%	PAAA0319	
	FTB1	5.88%	PAAA0055	Free vals + £1,000 cashback
	FTB2	6.23%	PAAA0181	
	FTB3	6.62%	PAAA0307	
5-year fixed	FTB1	5.66%	PAAA0109	Free vals
	FTB2	6.01%	PAAA0235	
	FTB3	6.06%	PAAA0223	
	FTB1	5.71%	PAAA0097	Free vals + £1,000 cashback
	FTB2	6.06%	PAAA0223	
	FTB3	6.45%	PAAA0349	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.01%	PAAA0037	Free vals
	FTB2	6.37%	PAAA0163	
	FTB3	6.77%	PAAA0289	
	FTB1	6.24%	PAAA0031	Free vals + £1,000 cashback
	FTB2	6.61%	PAAA0157	
	FTB3	7.06%	PAAA0283	
3-year fixed	FTB1	5.91%	PAAA0079	Free vals
	FTB2	6.26%	PAAA0205	
	FTB3	6.66%	PAAA0331	
	FTB1	6.06%	PAAA0073	Free vals + £1,000 cashback
	FTB2	6.42%	PAAA0199	
	FTB3	6.85%	PAAA0325	
5-year fixed	FTB1	5.73%	PAAA0121	Free vals
	FTB2	6.08%	PAAA0247	
	FTB3	6.47%	PAAA0373	
	FTB1	5.82%	PAAA0115	Free vals + £1,000 cashback
	FTB2	6.17%	PAAA0241	
	FTB3	6.59%	PAAA0367	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	5.44%	PAAA0001	-
	FTB2	5.74%	PAAA0127	
	FTB3	6.09%	PAAA0253	
3-year fixed	FTB1	5.52%	PAAA0043	-
	FTB2	5.83%	PAAA0169	
	FTB3	6.17%	PAAA0295	
5-year fixed	FTB1	5.50%	PAAA0085	-
	FTB2	5.80%	PAAA0211	
	FTB3	6.15%	PAAA0337	

LTV

75%

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 3-year fixed: 4%, 3%, 2%

5-year fixed: 4%, 4%, 3%, 3%, 2%

Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	5.93%	PAAA0020	Free vals
	FTB2	6.26%	PAAA0146	
	FTB3	6.63%	PAAA0272	
	FTB1	6.17%	PAAA0008	Free vals + £1,000 cashback
	FTB2	6.53%	PAAA0134	
	FTB3	6.93%	PAAA0260	
3-year fixed	FTB1	5.90%	PAAA0062	Free vals
	FTB2	6.24%	PAAA0188	
	FTB3	6.62%	PAAA0314	
	FTB1	6.06%	PAAA0050	Free vals + £1,000 cashback
	FTB2	6.42%	PAAA0176	
	FTB3	6.82%	PAAA0302	
5-year fixed	FTB1	5.78%	PAAA0104	Free vals
	FTB2	6.13%	PAAA0230	
	FTB3	6.51%	PAAA0356	
	FTB1	5.88%	PAAA0092	Free vals + £1,000 cashback
	FTB2	6.23%	PAAA0218	
	FTB3	6.63%	PAAA0344	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.01%	PAAA0026	Free vals
	FTB2	6.36%	PAAA0152	
	FTB3	6.75%	PAAA0278	
	FTB1	6.13%	PAAA0014	Free vals + £1,000 cashback
	FTB2	6.47%	PAAA0140	
	FTB3	6.87%	PAAA0266	
3-year fixed	FTB1	5.96%	PAAA0068	Free vals
	FTB2	6.31%	PAAA0194	
	FTB3	6.69%	PAAA0320	
	FTB1	6.03%	PAAA0056	Free vals + £1,000 cashback
	FTB2	6.38%	PAAA0182	
	FTB3	6.77%	PAAA0308	
5-year fixed	FTB1	5.82%	PAAA0110	Free vals
	FTB2	6.17%	PAAA0236	
	FTB3	6.55%	PAAA0362	
	FTB1	5.86%	PAAA0098	Free vals + £1,000 cashback
	FTB2	6.21%	PAAA0224	
	FTB3	6.60%	PAAA0350	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.15%	PAAA0038	Free vals
	FTB2	6.51%	PAAA0164	
	FTB3	6.90%	PAAA0290	
	FTB1	6.35%	PAAA0032	Free vals + £1,000 cashback
	FTB2	6.71%	PAAA0158	
	FTB3	7.12%	PAAA0284	
3-year fixed	FTB1	6.05%	PAAA0080	Free vals
	FTB2	6.40%	PAAA0206	
	FTB3	6.80%	PAAA0332	
	FTB1	6.18%	PAAA0074	Free vals + £1,000 cashback
	FTB2	6.54%	PAAA0200	
	FTB3	6.94%	PAAA0326	
5-year fixed	FTB1	5.87%	PAAA0122	Free vals
	FTB2	6.22%	PAAA0248	
	FTB3	6.62%	PAAA0374	
	FTB1	5.95%	PAAA0116	Free vals + £1,000 cashback
	FTB2	6.31%	PAAA0242	
	FTB3	6.70%	PAAA0368	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	5.59%	PAAA0002	-
	FTB2	5.94%	PAAA0128	
	FTB3	6.33%	PAAA0254	
3-year fixed	FTB1	5.67%	PAAA0044	-
	FTB2	6.02%	PAAA0170	
	FTB3	6.41%	PAAA0296	
5-year fixed	FTB1	5.65%	PAAA0086	-
	FTB2	6.00%	PAAA0212	
	FTB3	6.39%	PAAA0338	

LTV

80%

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5-year fixed: 4%, 4%, 3%, 3%, 2%

Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.11%	PAAA0021	Free vals
	FTB2	6.45%	PAAA0147	
	FTB3	6.82%	PAAA0273	
	FTB1	6.35%	PAAA0009	Free vals + £1,000 cashback
	FTB2	6.71%	PAAA0135	
	FTB3	7.11%	PAAA0261	
3-year fixed	FTB1	6.08%	PAAA0063	Free vals
	FTB2	6.43%	PAAA0189	
	FTB3	6.80%	PAAA0315	
	FTB1	6.24%	PAAA0051	Free vals + £1,000 cashback
	FTB2	6.60%	PAAA0177	
	FTB3	6.99%	PAAA0303	
5-year fixed	FTB1	5.96%	PAAA0105	Free vals
	FTB2	6.31%	PAAA0231	
	FTB3	6.69%	PAAA0357	
	FTB1	6.06%	PAAA0093	Free vals + £1,000 cashback
	FTB2	6.41%	PAAA0219	
	FTB3	6.81%	PAAA0345	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.19%	PAAA0027	Free vals
	FTB2	6.54%	PAAA0153	
	FTB3	6.93%	PAAA0279	
	FTB1	6.31%	PAAA0015	Free vals + £1,000 cashback
	FTB2	6.66%	PAAA0141	
	FTB3	7.05%	PAAA0267	
3-year fixed	FTB1	6.13%	PAAA0069	Free vals
	FTB2	6.48%	PAAA0195	
	FTB3	6.87%	PAAA0321	
	FTB1	6.21%	PAAA0057	Free vals + £1,000 cashback
	FTB2	6.56%	PAAA0183	
	FTB3	6.95%	PAAA0309	
5-year fixed	FTB1	5.99%	PAAA0111	Free vals
	FTB2	6.34%	PAAA0237	
	FTB3	6.73%	PAAA0363	
	FTB1	6.04%	PAAA0099	Free vals + £1,000 cashback
	FTB2	6.39%	PAAA0225	
	FTB3	6.78%	PAAA0351	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.34%	PAAA0039	Free vals
	FTB2	6.69%	PAAA0165	
	FTB3	7.08%	PAAA0291	
	FTB1	6.54%	PAAA0033	Free vals + £1,000 cashback
	FTB2	6.89%	PAAA0159	
	FTB3	7.31%	PAAA0285	
3-year fixed	FTB1	6.23%	PAAA0081	Free vals
	FTB2	6.58%	PAAA0207	
	FTB3	6.98%	PAAA0333	
	FTB1	6.37%	PAAA0075	Free vals + £1,000 cashback
	FTB2	6.72%	PAAA0201	
	FTB3	7.13%	PAAA0327	
5-year fixed	FTB1	6.05%	PAAA0123	Free vals
	FTB2	6.40%	PAAA0249	
	FTB3	6.80%	PAAA0375	
	FTB1	6.14%	PAAA0117	Free vals + £1,000 cashback
	FTB2	6.49%	PAAA0243	
	FTB3	6.89%	PAAA0369	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	5.77%	PAAA0003	-
	FTB2	6.14%	PAAA0129	
	FTB3	6.55%	PAAA0255	
3-year fixed	FTB1	5.85%	PAAA0045	-
	FTB2	6.22%	PAAA0171	
	FTB3	6.64%	PAAA0297	
5-year fixed	FTB1	5.83%	PAAA0087	-
	FTB2	6.20%	PAAA0213	
	FTB3	6.61%	PAAA0339	

LTV

85%

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 3-year fixed: 4%, 3%, 2%
5-year fixed: 4%, 4%, 3%, 3%, 2%

Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.30%	PAAA0022	Free vals
	FTB2	6.63%	PAAA0148	
	FTB3	7.00%	PAAA0274	
	FTB1	6.53%	PAAA0010	Free vals + £1,000 cashback
	FTB2	6.89%	PAAA0136	
	FTB3	7.29%	PAAA0262	
3-year fixed	FTB1	6.27%	PAAA0064	Free vals
	FTB2	6.60%	PAAA0190	
	FTB3	6.98%	PAAA0316	
	FTB1	6.42%	PAAA0052	Free vals + £1,000 cashback
	FTB2	6.78%	PAAA0178	
	FTB3	7.17%	PAAA0304	
5-year fixed	FTB1	6.15%	PAAA0106	Free vals
	FTB2	6.49%	PAAA0232	
	FTB3	6.87%	PAAA0358	
	FTB1	6.24%	PAAA0094	Free vals + £1,000 cashback
	FTB2	6.59%	PAAA0220	
	FTB3	6.99%	PAAA0346	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.37%	PAAA0028	Free vals
	FTB2	6.72%	PAAA0154	
	FTB3	7.10%	PAAA0280	
	FTB1	6.48%	PAAA0016	Free vals + £1,000 cashback
	FTB2	6.84%	PAAA0142	
	FTB3	7.23%	PAAA0268	
3-year fixed	FTB1	6.32%	PAAA0070	Free vals
	FTB2	6.66%	PAAA0196	
	FTB3	7.05%	PAAA0322	
	FTB1	6.39%	PAAA0058	Free vals + £1,000 cashback
	FTB2	6.74%	PAAA0184	
	FTB3	7.14%	PAAA0310	
5-year fixed	FTB1	6.18%	PAAA0112	Free vals
	FTB2	6.52%	PAAA0238	
	FTB3	6.91%	PAAA0364	
	FTB1	6.22%	PAAA0100	Free vals + £1,000 cashback
	FTB2	6.57%	PAAA0226	
	FTB3	6.96%	PAAA0352	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.52%	PAAA0040	Free vals
	FTB2	6.87%	PAAA0166	
	FTB3	7.27%	PAAA0292	
	FTB1	6.72%	PAAA0034	Free vals + £1,000 cashback
	FTB2	7.08%	PAAA0160	
	FTB3	7.50%	PAAA0286	
3-year fixed	FTB1	6.41%	PAAA0082	Free vals
	FTB2	6.76%	PAAA0208	
	FTB3	7.16%	PAAA0334	
	FTB1	6.55%	PAAA0076	Free vals + £1,000 cashback
	FTB2	6.91%	PAAA0202	
	FTB3	7.31%	PAAA0328	
5-year fixed	FTB1	6.23%	PAAA0124	Free vals
	FTB2	6.58%	PAAA0250	
	FTB3	6.98%	PAAA0376	
	FTB1	6.31%	PAAA0118	Free vals + £1,000 cashback
	FTB2	6.67%	PAAA0244	
	FTB3	7.07%	PAAA0370	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	5.95%	PAAA0004	-
	FTB2	6.34%	PAAA0130	
	FTB3	6.77%	PAAA0256	
3-year fixed	FTB1	6.03%	PAAA0046	-
	FTB2	6.42%	PAAA0172	
	FTB3	6.86%	PAAA0298	
5-year fixed	FTB1	6.01%	PAAA0088	-
	FTB2	6.40%	PAAA0214	
	FTB3	6.83%	PAAA0340	

LTV

90%

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ERCs: 2-year fixed: 4%, 3% | 3-year fixed: 4%, 3%, 2%
 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.46%	PAAA0023	Free vals
	FTB2	6.81%	PAAA0149	
	FTB3	7.18%	PAAA0275	
	FTB1	6.70%	PAAA0011	Free vals + £1,000 cashback
	FTB2	7.05%	PAAA0137	
	FTB3	7.45%	PAAA0263	
3-year fixed	FTB1	6.43%	PAAA0065	Free vals
	FTB2	6.78%	PAAA0191	
	FTB3	7.16%	PAAA0317	
	FTB1	6.59%	PAAA0053	Free vals + £1,000 cashback
	FTB2	6.94%	PAAA0179	
	FTB3	7.34%	PAAA0305	
5-year fixed	FTB1	6.31%	PAAA0107	Free vals
	FTB2	6.66%	PAAA0233	
	FTB3	7.04%	PAAA0359	
	FTB1	6.41%	PAAA0095	Free vals + £1,000 cashback
	FTB2	6.76%	PAAA0221	
	FTB3	7.15%	PAAA0347	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.55%	PAAA0029	Free vals
	FTB2	6.89%	PAAA0155	
	FTB3	7.28%	PAAA0281	
	FTB1	6.65%	PAAA0017	Free vals + £1,000 cashback
	FTB2	7.01%	PAAA0143	
	FTB3	7.40%	PAAA0269	
3-year fixed	FTB1	6.49%	PAAA0071	Free vals
	FTB2	6.83%	PAAA0197	
	FTB3	7.22%	PAAA0323	
	FTB1	6.56%	PAAA0059	Free vals + £1,000 cashback
	FTB2	6.91%	PAAA0185	
	FTB3	7.30%	PAAA0311	
5-year fixed	FTB1	6.35%	PAAA0113	Free vals
	FTB2	6.69%	PAAA0239	
	FTB3	7.08%	PAAA0365	
	FTB1	6.39%	PAAA0101	Free vals + £1,000 cashback
	FTB2	6.74%	PAAA0227	
	FTB3	7.13%	PAAA0353	

Fee Saver loans from £125,000 to £3m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.68%	PAAA0041	Free vals
	FTB2	7.04%	PAAA0167	
	FTB3	7.44%	PAAA0293	
	FTB1	6.86%	PAAA0035	Free vals + £1,000 cashback
	FTB2	7.24%	PAAA0161	
	FTB3	7.66%	PAAA0287	
3-year fixed	FTB1	6.58%	PAAA0083	Free vals
	FTB2	6.93%	PAAA0209	
	FTB3	7.33%	PAAA0335	
	FTB1	6.70%	PAAA0077	Free vals + £1,000 cashback
	FTB2	7.07%	PAAA0203	
	FTB3	7.48%	PAAA0329	
5-year fixed	FTB1	6.40%	PAAA0125	Free vals
	FTB2	6.75%	PAAA0251	
	FTB3	7.15%	PAAA0377	
	FTB1	6.47%	PAAA0119	Free vals + £1,000 cashback
	FTB2	6.84%	PAAA0245	
	FTB3	7.24%	PAAA0371	

Low Rate loans from £25,001 to £3m				
1% fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.12%	PAAA0005	-
	FTB2	6.47%	PAAA0131	
	FTB3	6.86%	PAAA0257	
3-year fixed	FTB1	6.20%	PAAA0047	-
	FTB2	6.55%	PAAA0173	
	FTB3	6.94%	PAAA0299	
5-year fixed	FTB1	6.18%	PAAA0089	-
	FTB2	6.53%	PAAA0215	
	FTB3	6.92%	PAAA0341	

LTV

95%

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ERCs: 2-year fixed: 4%, 3% | 3-year fixed: 4%, 3%, 2%
5-year fixed: 4%, 4%, 3%, 3%, 2%

Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.59%	PAAA0024	Free vals
	FTB2	6.94%	PAAA0150	
	FTB3	7.32%	PAAA0276	
	FTB1	6.85%	PAAA0012	Free vals + £1,000 cashback
	FTB2	7.19%	PAAA0138	
	FTB3	7.59%	PAAA0264	
3-year fixed	FTB1	6.56%	PAAA0066	Free vals
	FTB2	6.92%	PAAA0192	
	FTB3	7.30%	PAAA0318	
	FTB1	6.74%	PAAA0054	Free vals + £1,000 cashback
	FTB2	7.08%	PAAA0180	
	FTB3	7.48%	PAAA0306	
5-year fixed	FTB1	6.45%	PAAA0108	Free vals
	FTB2	6.80%	PAAA0234	
	FTB3	7.18%	PAAA0360	
	FTB1	6.55%	PAAA0096	Free vals + £1,000 cashback
	FTB2	6.90%	PAAA0222	
	FTB3	7.29%	PAAA0348	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.69%	PAAA0030	Free vals
	FTB2	7.03%	PAAA0156	
	FTB3	7.42%	PAAA0282	
	FTB1	6.79%	PAAA0018	Free vals + £1,000 cashback
	FTB2	7.14%	PAAA0144	
	FTB3	7.54%	PAAA0270	
3-year fixed	FTB1	6.63%	PAAA0072	Free vals
	FTB2	6.98%	PAAA0198	
	FTB3	7.36%	PAAA0324	
	FTB1	6.70%	PAAA0060	Free vals + £1,000 cashback
	FTB2	7.05%	PAAA0186	
	FTB3	7.44%	PAAA0312	
5-year fixed	FTB1	6.49%	PAAA0114	Free vals
	FTB2	6.84%	PAAA0240	
	FTB3	7.22%	PAAA0366	
	FTB1	6.53%	PAAA0102	Free vals + £1,000 cashback
	FTB2	6.88%	PAAA0228	
	FTB3	7.27%	PAAA0354	

Fee Saver loans from £125,000 to £2m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.82%	PAAA0042	Free vals
	FTB2	7.18%	PAAA0168	
	FTB3	7.57%	PAAA0294	
	FTB1	7.02%	PAAA0036	Free vals + £1,000 cashback
	FTB2	7.39%	PAAA0162	
	FTB3	7.79%	PAAA0288	
3-year fixed	FTB1	6.72%	PAAA0084	Free vals
	FTB2	7.07%	PAAA0210	
	FTB3	7.47%	PAAA0336	
	FTB1	6.85%	PAAA0078	Free vals + £1,000 cashback
	FTB2	7.21%	PAAA0204	
	FTB3	7.61%	PAAA0330	
5-year fixed	FTB1	6.54%	PAAA0126	Free vals
	FTB2	6.89%	PAAA0252	
	FTB3	7.29%	PAAA0378	
	FTB1	6.62%	PAAA0120	Free vals + £1,000 cashback
	FTB2	6.98%	PAAA0246	
	FTB3	7.37%	PAAA0372	

Low Rate loans from £25,001 to £2m				
1% fee				
Products	Score band	Rate	Product code	Incentives
2-year fixed	FTB1	6.26%	PAAA0006	-
	FTB2	6.61%	PAAA0132	
	FTB3	7.00%	PAAA0258	
3-year fixed	FTB1	6.34%	PAAA0048	-
	FTB2	6.69%	PAAA0174	
	FTB3	7.08%	PAAA0300	
5-year fixed	FTB1	6.32%	PAAA0090	-
	FTB2	6.67%	PAAA0216	
	FTB3	7.06%	PAAA0342	

PILOT PROGRAMME.

HOME MOVER.

SELECT LTV

A home mover is an applicant/applicants who currently owns, or has previously owned, a residential property and is purchasing a new property to live in as their main residence. This may include applicants selling their existing property or retaining it, subject to lending criteria.

LTV **55%**

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	5.76%	PAAA0400	Free vals
	HM2	6.02%	PAAA0588	
	HM3	6.34%	PAAA0776	
	HM4	6.54%	PAAA0964	
	HM1	6.06%	PAAA0386	Free vals + £500 cashback
	HM2	6.35%	PAAA0574	
	HM3	6.65%	PAAA0762	
	HM4	6.88%	PAAA0950	
2-year fixed	HM1	5.59%	PAAA0447	Free vals
	HM2	5.87%	PAAA0635	
	HM3	6.18%	PAAA0823	
	HM4	6.40%	PAAA1011	
	HM1	5.74%	PAAA0433	Free vals + £500 cashback
	HM2	6.04%	PAAA0621	
	HM3	6.34%	PAAA0809	
	HM4	6.57%	PAAA0997	
3-year fixed	HM1	5.58%	PAAA0494	Free vals
	HM2	5.86%	PAAA0682	
	HM3	6.17%	PAAA0870	
	HM4	6.40%	PAAA1058	
	HM1	5.68%	PAAA0480	Free vals + £500 cashback
	HM2	5.97%	PAAA0668	
	HM3	6.27%	PAAA0856	
	HM4	6.51%	PAAA1044	
5-year fixed	HM1	5.47%	PAAA0541	Free vals
	HM2	5.76%	PAAA0729	
	HM3	6.06%	PAAA0917	
	HM4	6.30%	PAAA1105	
	HM1	5.53%	PAAA0527	Free vals + £500 cashback
	HM2	5.83%	PAAA0715	
	HM3	6.13%	PAAA0903	
	HM4	6.36%	PAAA1091	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	5.99%	PAAA0407	Free vals
	HM2	6.29%	PAAA0595	
	HM3	6.56%	PAAA0783	
	HM4	6.80%	PAAA0971	
	HM1	6.11%	PAAA0393	Free vals + £500 cashback
	HM2	6.41%	PAAA0581	
	HM3	6.70%	PAAA0769	
	HM4	6.94%	PAAA0957	
2-year fixed	HM1	5.71%	PAAA0454	Free vals
	HM2	6.01%	PAAA0642	
	HM3	6.29%	PAAA0830	
	HM4	6.53%	PAAA1018	
	HM1	5.77%	PAAA0440	Free vals + £500 cashback
	HM2	6.07%	PAAA0628	
	HM3	6.36%	PAAA0816	
	HM4	6.60%	PAAA1004	
3-year fixed	HM1	5.65%	PAAA0501	Free vals
	HM2	5.95%	PAAA0689	
	HM3	6.24%	PAAA0877	
	HM4	6.48%	PAAA1065	
	HM1	5.69%	PAAA0487	Free vals + £500 cashback
	HM2	5.99%	PAAA0675	
	HM3	6.29%	PAAA0863	
	HM4	6.53%	PAAA1051	
5-year fixed	HM1	5.51%	PAAA0548	Free vals
	HM2	5.81%	PAAA0736	
	HM3	6.11%	PAAA0924	
	HM4	6.35%	PAAA1112	
	HM1	5.54%	PAAA0534	Free vals + £500 cashback
	HM2	5.84%	PAAA0722	
	HM3	6.14%	PAAA0910	
	HM4	6.38%	PAAA1098	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	5.15%	PAAA0379	-
	HM2	5.45%	PAAA0567	
	HM3	5.75%	PAAA0755	
	HM4	5.99%	PAAA0943	
2-year fixed	HM1	5.29%	PAAA0426	-
	HM2	5.59%	PAAA0614	
	HM3	5.89%	PAAA0802	
	HM4	6.13%	PAAA0990	
3-year fixed	HM1	5.37%	PAAA0473	-
	HM2	5.67%	PAAA0661	
	HM3	5.97%	PAAA0849	
	HM4	6.21%	PAAA1037	
5-year fixed	HM1	5.35%	PAAA0520	-
	HM2	5.65%	PAAA0708	
	HM3	5.95%	PAAA0896	
	HM4	6.19%	PAAA1084	

LTV

65%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.00%	PAAA0401	Free vals
	HM2	6.22%	PAAA0589	
	HM3	6.50%	PAAA0777	
	HM4	6.68%	PAAA0965	
	HM1	6.21%	PAAA0387	Free vals + £500 cashback
	HM2	6.49%	PAAA0575	
	HM3	6.78%	PAAA0763	
	HM4	7.01%	PAAA0951	
2-year fixed	HM1	5.77%	PAAA0448	Free vals
	HM2	6.03%	PAAA0636	
	HM3	6.32%	PAAA0824	
	HM4	6.53%	PAAA1012	
	HM1	5.88%	PAAA0434	Free vals + £500 cashback
	HM2	6.17%	PAAA0622	
	HM3	6.46%	PAAA0810	
	HM4	6.70%	PAAA0998	
3-year fixed	HM1	5.74%	PAAA0495	Free vals
	HM2	6.01%	PAAA0683	
	HM3	6.30%	PAAA0871	
	HM4	6.52%	PAAA1059	
	HM1	5.81%	PAAA0481	Free vals + £500 cashback
	HM2	6.10%	PAAA0669	
	HM3	6.40%	PAAA0857	
	HM4	6.63%	PAAA1045	
5-year fixed	HM1	5.61%	PAAA0542	Free vals
	HM2	5.90%	PAAA0730	
	HM3	6.19%	PAAA0918	
	HM4	6.42%	PAAA1106	
	HM1	5.65%	PAAA0528	Free vals + £500 cashback
	HM2	5.95%	PAAA0716	
	HM3	6.25%	PAAA0904	
	HM4	6.49%	PAAA1092	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.11%	PAAA0408	Free vals
	HM2	6.43%	PAAA0596	
	HM3	6.72%	PAAA0784	
	HM4	6.97%	PAAA0972	
	HM1	6.23%	PAAA0394	Free vals + £500 cashback
	HM2	6.54%	PAAA0582	
	HM3	6.83%	PAAA0770	
	HM4	7.08%	PAAA0958	
2-year fixed	HM1	5.83%	PAAA0455	Free vals
	HM2	6.14%	PAAA0643	
	HM3	6.43%	PAAA0831	
	HM4	6.68%	PAAA1019	
	HM1	5.89%	PAAA0441	Free vals + £500 cashback
	HM2	6.19%	PAAA0629	
	HM3	6.49%	PAAA0817	
	HM4	6.73%	PAAA1005	
3-year fixed	HM1	5.77%	PAAA0502	Free vals
	HM2	6.08%	PAAA0690	
	HM3	6.38%	PAAA0878	
	HM4	6.62%	PAAA1066	
	HM1	5.81%	PAAA0488	Free vals + £500 cashback
	HM2	6.12%	PAAA0676	
	HM3	6.41%	PAAA0864	
	HM4	6.66%	PAAA1052	
5-year fixed	HM1	5.63%	PAAA0549	Free vals
	HM2	5.94%	PAAA0737	
	HM3	6.24%	PAAA0925	
	HM4	6.48%	PAAA1113	
	HM1	5.66%	PAAA0535	Free vals + £500 cashback
	HM2	5.96%	PAAA0723	
	HM3	6.26%	PAAA0911	
	HM4	6.50%	PAAA1099	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.39%	PAAA0420	Free vals
	HM2	6.67%	PAAA0608	
	HM3	7.02%	PAAA0796	
	HM4	7.27%	PAAA0984	
	HM1	6.57%	PAAA0414	Free vals + £500 cashback
	HM2	6.81%	PAAA0602	
	HM3	7.24%	PAAA0790	
	HM4	7.52%	PAAA0978	
2-year fixed	HM1	5.97%	PAAA0467	Free vals
	HM2	6.26%	PAAA0655	
	HM3	6.58%	PAAA0843	
	HM4	6.83%	PAAA1031	
	HM1	6.06%	PAAA0461	Free vals + £500 cashback
	HM2	6.33%	PAAA0649	
	HM3	6.69%	PAAA0837	
	HM4	6.95%	PAAA1025	
3-year fixed	HM1	5.87%	PAAA0514	Free vals
	HM2	6.16%	PAAA0702	
	HM3	6.48%	PAAA0890	
	HM4	6.72%	PAAA1078	
	HM1	5.93%	PAAA0508	Free vals + £500 cashback
	HM2	6.21%	PAAA0696	
	HM3	6.55%	PAAA0884	
	HM4	6.80%	PAAA1072	
5-year fixed	HM1	5.69%	PAAA0561	Free vals
	HM2	5.99%	PAAA0749	
	HM3	6.30%	PAAA0937	
	HM4	6.54%	PAAA1125	
	HM1	5.73%	PAAA0555	Free vals + £500 cashback
	HM2	6.01%	PAAA0743	
	HM3	6.34%	PAAA0931	
	HM4	6.59%	PAAA1119	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	5.27%	PAAA0380	-
	HM2	5.57%	PAAA0568	
	HM3	5.87%	PAAA0756	
	HM4	6.11%	PAAA0944	
2-year fixed	HM1	5.41%	PAAA0427	-
	HM2	5.71%	PAAA0615	
	HM3	6.01%	PAAA0803	
	HM4	6.25%	PAAA0991	
3-year fixed	HM1	5.49%	PAAA0474	-
	HM2	5.79%	PAAA0662	
	HM3	6.09%	PAAA0850	
	HM4	6.33%	PAAA1038	
5-year fixed	HM1	5.47%	PAAA0521	-
	HM2	5.77%	PAAA0709	
	HM3	6.07%	PAAA0897	
	HM4	6.31%	PAAA1085	

LTV

75%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.07%	PAAA0402	Free vals
	HM2	6.31%	PAAA0590	
	HM3	6.62%	PAAA0778	
	HM4	6.81%	PAAA0966	
	HM1	6.28%	PAAA0388	Free vals + £500 cashback
	HM2	6.57%	PAAA0576	
	HM3	6.87%	PAAA0764	
	HM4	7.10%	PAAA0952	
2-year fixed	HM1	5.85%	PAAA0449	Free vals
	HM2	6.12%	PAAA0637	
	HM3	6.42%	PAAA0825	
	HM4	6.64%	PAAA1013	
	HM1	5.95%	PAAA0435	Free vals + £500 cashback
	HM2	6.25%	PAAA0623	
	HM3	6.55%	PAAA0811	
	HM4	6.78%	PAAA0999	
3-year fixed	HM1	5.81%	PAAA0496	Free vals
	HM2	6.09%	PAAA0684	
	HM3	6.40%	PAAA0872	
	HM4	6.62%	PAAA1060	
	HM1	5.88%	PAAA0482	Free vals + £500 cashback
	HM2	6.18%	PAAA0670	
	HM3	6.48%	PAAA0858	
	HM4	6.72%	PAAA1046	
5-year fixed	HM1	5.69%	PAAA0543	Free vals
	HM2	5.98%	PAAA0731	
	HM3	6.28%	PAAA0919	
	HM4	6.51%	PAAA1107	
	HM1	5.73%	PAAA0529	Free vals + £500 cashback
	HM2	6.03%	PAAA0717	
	HM3	6.33%	PAAA0905	
	HM4	6.57%	PAAA1093	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.22%	PAAA0409	Free vals
	HM2	6.53%	PAAA0597	
	HM3	6.80%	PAAA0785	
	HM4	7.02%	PAAA0973	
	HM1	6.32%	PAAA0395	Free vals + £500 cashback
	HM2	6.62%	PAAA0583	
	HM3	6.91%	PAAA0771	
	HM4	7.15%	PAAA0959	
2-year fixed	HM1	5.92%	PAAA0456	Free vals
	HM2	6.23%	PAAA0644	
	HM3	6.51%	PAAA0832	
	HM4	6.74%	PAAA1020	
	HM1	5.97%	PAAA0442	Free vals + £500 cashback
	HM2	6.27%	PAAA0630	
	HM3	6.57%	PAAA0818	
	HM4	6.81%	PAAA1006	
3-year fixed	HM1	5.86%	PAAA0503	Free vals
	HM2	6.17%	PAAA0691	
	HM3	6.46%	PAAA0879	
	HM4	6.69%	PAAA1067	
	HM1	5.90%	PAAA0489	Free vals + £500 cashback
	HM2	6.20%	PAAA0677	
	HM3	6.49%	PAAA0865	
	HM4	6.73%	PAAA1053	
5-year fixed	HM1	5.72%	PAAA0550	Free vals
	HM2	6.02%	PAAA0738	
	HM3	6.32%	PAAA0926	
	HM4	6.55%	PAAA1114	
	HM1	5.74%	PAAA0536	Free vals + £500 cashback
	HM2	6.04%	PAAA0724	
	HM3	6.34%	PAAA0912	
	HM4	6.58%	PAAA1100	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.44%	PAAA0421	Free vals
	HM2	6.78%	PAAA0609	
	HM3	7.09%	PAAA0797	
	HM4	7.36%	PAAA0985	
	HM1	6.58%	PAAA0415	Free vals + £500 cashback
	HM2	6.97%	PAAA0603	
	HM3	7.30%	PAAA0791	
	HM4	7.61%	PAAA0979	
2-year fixed	HM1	6.03%	PAAA0468	Free vals
	HM2	6.35%	PAAA0656	
	HM3	6.66%	PAAA0844	
	HM4	6.91%	PAAA1032	
	HM1	6.10%	PAAA0462	Free vals + £500 cashback
	HM2	6.45%	PAAA0650	
	HM3	6.76%	PAAA0838	
	HM4	7.04%	PAAA1026	
3-year fixed	HM1	5.94%	PAAA0515	Free vals
	HM2	6.25%	PAAA0703	
	HM3	6.55%	PAAA0891	
	HM4	6.80%	PAAA1079	
	HM1	5.98%	PAAA0509	Free vals + £500 cashback
	HM2	6.31%	PAAA0697	
	HM3	6.62%	PAAA0885	
	HM4	6.89%	PAAA1073	
5-year fixed	HM1	5.76%	PAAA0562	Free vals
	HM2	6.07%	PAAA0750	
	HM3	6.37%	PAAA0938	
	HM4	6.62%	PAAA1126	
	HM1	5.79%	PAAA0556	Free vals + £500 cashback
	HM2	6.11%	PAAA0744	
	HM3	6.42%	PAAA0932	
	HM4	6.67%	PAAA1120	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	5.35%	PAAA0381	-
	HM2	5.65%	PAAA0569	
	HM3	5.95%	PAAA0757	
	HM4	6.19%	PAAA0945	
2-year fixed	HM1	5.49%	PAAA0428	-
	HM2	5.79%	PAAA0616	
	HM3	6.09%	PAAA0804	
	HM4	6.33%	PAAA0992	
3-year fixed	HM1	5.57%	PAAA0475	-
	HM2	5.87%	PAAA0663	
	HM3	6.17%	PAAA0851	
	HM4	6.41%	PAAA1039	
5-year fixed	HM1	5.55%	PAAA0522	-
	HM2	5.85%	PAAA0710	
	HM3	6.15%	PAAA0898	
	HM4	6.39%	PAAA1086	

LTV

80%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.31%	PAAA0403	Free vals
	HM2	6.57%	PAAA0591	
	HM3	6.87%	PAAA0779	
	HM4	7.07%	PAAA0967	
	HM1	6.51%	PAAA0389	Free vals + £500 cashback
	HM2	6.81%	PAAA0577	
	HM3	7.11%	PAAA0765	
	HM4	7.34%	PAAA0953	
2-year fixed	HM1	6.08%	PAAA0450	Free vals
	HM2	6.36%	PAAA0638	
	HM3	6.66%	PAAA0826	
	HM4	6.88%	PAAA1014	
	HM1	6.18%	PAAA0436	Free vals + £500 cashback
	HM2	6.48%	PAAA0624	
	HM3	6.78%	PAAA0812	
	HM4	7.02%	PAAA1000	
3-year fixed	HM1	6.05%	PAAA0497	Free vals
	HM2	6.33%	PAAA0685	
	HM3	6.63%	PAAA0873	
	HM4	6.86%	PAAA1061	
	HM1	6.11%	PAAA0483	Free vals + £500 cashback
	HM2	6.41%	PAAA0671	
	HM3	6.71%	PAAA0859	
	HM4	6.95%	PAAA1047	
5-year fixed	HM1	5.92%	PAAA0544	Free vals
	HM2	6.21%	PAAA0732	
	HM3	6.51%	PAAA0920	
	HM4	6.75%	PAAA1108	
	HM1	5.96%	PAAA0530	Free vals + £500 cashback
	HM2	6.26%	PAAA0718	
	HM3	6.56%	PAAA0906	
	HM4	6.80%	PAAA1094	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.44%	PAAA0410	Free vals
	HM2	6.74%	PAAA0598	
	HM3	7.03%	PAAA0786	
	HM4	7.27%	PAAA0974	
	HM1	6.54%	PAAA0396	Free vals + £500 cashback
	HM2	6.84%	PAAA0584	
	HM3	7.14%	PAAA0772	
	HM4	7.38%	PAAA0960	
2-year fixed	HM1	6.15%	PAAA0457	Free vals
	HM2	6.45%	PAAA0645	
	HM3	6.74%	PAAA0833	
	HM4	6.98%	PAAA1021	
	HM1	6.20%	PAAA0443	Free vals + £500 cashback
	HM2	6.50%	PAAA0631	
	HM3	6.80%	PAAA0819	
	HM4	7.04%	PAAA1007	
3-year fixed	HM1	6.09%	PAAA0504	Free vals
	HM2	6.39%	PAAA0692	
	HM3	6.69%	PAAA0880	
	HM4	6.93%	PAAA1068	
	HM1	6.12%	PAAA0490	Free vals + £500 cashback
	HM2	6.42%	PAAA0678	
	HM3	6.72%	PAAA0866	
	HM4	6.96%	PAAA1054	
5-year fixed	HM1	5.95%	PAAA0551	Free vals
	HM2	6.25%	PAAA0739	
	HM3	6.55%	PAAA0927	
	HM4	6.79%	PAAA1115	
	HM1	5.97%	PAAA0537	Free vals + £500 cashback
	HM2	6.27%	PAAA0725	
	HM3	6.57%	PAAA0913	
	HM4	6.81%	PAAA1101	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.69%	PAAA0422	Free vals
	HM2	7.01%	PAAA0610	
	HM3	7.30%	PAAA0798	
	HM4	7.59%	PAAA0986	
	HM1	6.86%	PAAA0416	Free vals + £500 cashback
	HM2	7.19%	PAAA0604	
	HM3	7.48%	PAAA0792	
	HM4	7.84%	PAAA0980	
2-year fixed	HM1	6.27%	PAAA0469	Free vals
	HM2	6.58%	PAAA0657	
	HM3	6.88%	PAAA0845	
	HM4	7.14%	PAAA1033	
	HM1	6.36%	PAAA0463	Free vals + £500 cashback
	HM2	6.67%	PAAA0651	
	HM3	6.97%	PAAA0839	
	HM4	7.27%	PAAA1027	
3-year fixed	HM1	6.17%	PAAA0516	Free vals
	HM2	6.48%	PAAA0704	
	HM3	6.78%	PAAA0892	
	HM4	7.03%	PAAA1080	
	HM1	6.23%	PAAA0510	Free vals + £500 cashback
	HM2	6.54%	PAAA0698	
	HM3	6.84%	PAAA0886	
	HM4	7.12%	PAAA1074	
5-year fixed	HM1	6.00%	PAAA0563	Free vals
	HM2	6.30%	PAAA0751	
	HM3	6.60%	PAAA0939	
	HM4	6.85%	PAAA1127	
	HM1	6.03%	PAAA0557	Free vals + £500 cashback
	HM2	6.34%	PAAA0745	
	HM3	6.64%	PAAA0933	
	HM4	6.90%	PAAA1121	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	5.58%	PAAA0382	-
	HM2	5.88%	PAAA0570	
	HM3	6.18%	PAAA0758	
	HM4	6.42%	PAAA0946	
2-year fixed	HM1	5.72%	PAAA0429	-
	HM2	6.02%	PAAA0617	
	HM3	6.32%	PAAA0805	
	HM4	6.56%	PAAA0993	
3-year fixed	HM1	5.80%	PAAA0476	-
	HM2	6.10%	PAAA0664	
	HM3	6.40%	PAAA0852	
	HM4	6.64%	PAAA1040	
5-year fixed	HM1	5.78%	PAAA0523	-
	HM2	6.08%	PAAA0711	
	HM3	6.38%	PAAA0899	
	HM4	6.62%	PAAA1087	

LTV

85%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.44%	PAAA0404	Free vals
	HM2	6.75%	PAAA0592	
	HM3	7.01%	PAAA0780	
	HM4	7.22%	PAAA0968	
	HM1	6.68%	PAAA0390	Free vals + £500 cashback
	HM2	6.98%	PAAA0578	
	HM3	7.27%	PAAA0766	
	HM4	7.50%	PAAA0954	
2-year fixed	HM1	6.23%	PAAA0451	Free vals
	HM2	6.54%	PAAA0639	
	HM3	6.82%	PAAA0827	
	HM4	7.04%	PAAA1015	
	HM1	6.35%	PAAA0437	Free vals + £500 cashback
	HM2	6.65%	PAAA0625	
	HM3	6.95%	PAAA0813	
	HM4	7.18%	PAAA1001	
3-year fixed	HM1	6.20%	PAAA0498	Free vals
	HM2	6.51%	PAAA0686	
	HM3	6.79%	PAAA0874	
	HM4	7.02%	PAAA1062	
	HM1	6.28%	PAAA0484	Free vals + £500 cashback
	HM2	6.58%	PAAA0672	
	HM3	6.88%	PAAA0860	
	HM4	7.12%	PAAA1048	
5-year fixed	HM1	6.08%	PAAA0545	Free vals
	HM2	6.39%	PAAA0733	
	HM3	6.68%	PAAA0921	
	HM4	6.91%	PAAA1109	
	HM1	6.13%	PAAA0531	Free vals + £500 cashback
	HM2	6.43%	PAAA0719	
	HM3	6.73%	PAAA0907	
	HM4	6.97%	PAAA1095	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.60%	PAAA0411	Free vals
	HM2	6.89%	PAAA0599	
	HM3	7.21%	PAAA0787	
	HM4	7.45%	PAAA0975	
	HM1	6.71%	PAAA0397	Free vals + £500 cashback
	HM2	7.01%	PAAA0585	
	HM3	7.32%	PAAA0773	
	HM4	7.55%	PAAA0961	
2-year fixed	HM1	6.31%	PAAA0458	Free vals
	HM2	6.61%	PAAA0646	
	HM3	6.92%	PAAA0834	
	HM4	7.16%	PAAA1022	
	HM1	6.37%	PAAA0444	Free vals + £500 cashback
	HM2	6.67%	PAAA0632	
	HM3	6.97%	PAAA0820	
	HM4	7.21%	PAAA1008	
3-year fixed	HM1	6.26%	PAAA0505	Free vals
	HM2	6.55%	PAAA0693	
	HM3	6.86%	PAAA0881	
	HM4	7.10%	PAAA1069	
	HM1	6.29%	PAAA0491	Free vals + £500 cashback
	HM2	6.59%	PAAA0679	
	HM3	6.90%	PAAA0867	
	HM4	7.13%	PAAA1055	
5-year fixed	HM1	6.12%	PAAA0552	Free vals
	HM2	6.41%	PAAA0740	
	HM3	6.72%	PAAA0928	
	HM4	6.96%	PAAA1116	
	HM1	6.14%	PAAA0538	Free vals + £500 cashback
	HM2	6.44%	PAAA0726	
	HM3	6.74%	PAAA0914	
	HM4	6.98%	PAAA1102	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.84%	PAAA0423	Free vals
	HM2	7.17%	PAAA0611	
	HM3	7.48%	PAAA0799	
	HM4	7.72%	PAAA0987	
	HM1	6.98%	PAAA0417	Free vals + £500 cashback
	HM2	7.35%	PAAA0605	
	HM3	7.67%	PAAA0793	
	HM4	7.92%	PAAA0981	
2-year fixed	HM1	6.43%	PAAA0470	Free vals
	HM2	6.75%	PAAA0658	
	HM3	7.05%	PAAA0846	
	HM4	7.29%	PAAA1034	
	HM1	6.50%	PAAA0464	Free vals + £500 cashback
	HM2	6.84%	PAAA0652	
	HM3	7.15%	PAAA0840	
	HM4	7.39%	PAAA1028	
3-year fixed	HM1	6.34%	PAAA0517	Free vals
	HM2	6.65%	PAAA0705	
	HM3	6.95%	PAAA0893	
	HM4	7.19%	PAAA1081	
	HM1	6.38%	PAAA0511	Free vals + £500 cashback
	HM2	6.71%	PAAA0699	
	HM3	7.01%	PAAA0887	
	HM4	7.26%	PAAA1075	
5-year fixed	HM1	6.16%	PAAA0564	Free vals
	HM2	6.47%	PAAA0752	
	HM3	6.77%	PAAA0940	
	HM4	7.01%	PAAA1128	
	HM1	6.19%	PAAA0558	Free vals + £500 cashback
	HM2	6.51%	PAAA0746	
	HM3	6.81%	PAAA0934	
	HM4	7.05%	PAAA1122	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	5.75%	PAAA0383	-
	HM2	6.05%	PAAA0571	
	HM3	6.35%	PAAA0759	
	HM4	6.59%	PAAA0947	
2-year fixed	HM1	5.89%	PAAA0430	-
	HM2	6.19%	PAAA0618	
	HM3	6.49%	PAAA0806	
	HM4	6.73%	PAAA0994	
3-year fixed	HM1	5.97%	PAAA0477	-
	HM2	6.27%	PAAA0665	
	HM3	6.57%	PAAA0853	
	HM4	6.81%	PAAA1041	
5-year fixed	HM1	5.95%	PAAA0524	-
	HM2	6.25%	PAAA0712	
	HM3	6.55%	PAAA0900	
	HM4	6.79%	PAAA1088	

LTV

90%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.59%	PAAA0405	Free vals
	HM2	6.89%	PAAA0593	
	HM3	7.17%	PAAA0781	
	HM4	7.34%	PAAA0969	
	HM1	6.83%	PAAA0391	Free vals + £500 cashback
	HM2	7.13%	PAAA0579	
	HM3	7.42%	PAAA0767	
	HM4	7.65%	PAAA0955	
2-year fixed	HM1	6.38%	PAAA0452	Free vals
	HM2	6.68%	PAAA0640	
	HM3	6.97%	PAAA0828	
	HM4	7.18%	PAAA1016	
	HM1	6.50%	PAAA0438	Free vals + £500 cashback
	HM2	6.80%	PAAA0626	
	HM3	7.10%	PAAA0814	
	HM4	7.33%	PAAA1002	
3-year fixed	HM1	6.35%	PAAA0499	Free vals
	HM2	6.65%	PAAA0687	
	HM3	6.95%	PAAA0875	
	HM4	7.16%	PAAA1063	
	HM1	6.43%	PAAA0485	Free vals + £500 cashback
	HM2	6.73%	PAAA0673	
	HM3	7.03%	PAAA0861	
	HM4	7.27%	PAAA1049	
5-year fixed	HM1	6.23%	PAAA0546	Free vals
	HM2	6.53%	PAAA0734	
	HM3	6.83%	PAAA0922	
	HM4	7.06%	PAAA1110	
	HM1	6.28%	PAAA0532	Free vals + £500 cashback
	HM2	6.58%	PAAA0720	
	HM3	6.88%	PAAA0908	
	HM4	7.12%	PAAA1096	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.75%	PAAA0412	Free vals
	HM2	7.05%	PAAA0600	
	HM3	7.32%	PAAA0788	
	HM4	7.58%	PAAA0976	
	HM1	6.86%	PAAA0398	Free vals + £500 cashback
	HM2	7.16%	PAAA0586	
	HM3	7.46%	PAAA0774	
	HM4	7.70%	PAAA0962	
2-year fixed	HM1	6.46%	PAAA0459	Free vals
	HM2	6.76%	PAAA0647	
	HM3	7.05%	PAAA0835	
	HM4	7.30%	PAAA1023	
	HM1	6.52%	PAAA0445	Free vals + £500 cashback
	HM2	6.82%	PAAA0633	
	HM3	7.12%	PAAA0821	
	HM4	7.36%	PAAA1009	
3-year fixed	HM1	6.41%	PAAA0506	Free vals
	HM2	6.71%	PAAA0694	
	HM3	7.00%	PAAA0882	
	HM4	7.24%	PAAA1070	
	HM1	6.44%	PAAA0492	Free vals + £500 cashback
	HM2	6.74%	PAAA0680	
	HM3	7.04%	PAAA0868	
	HM4	7.28%	PAAA1056	
5-year fixed	HM1	6.27%	PAAA0553	Free vals
	HM2	6.57%	PAAA0741	
	HM3	6.86%	PAAA0929	
	HM4	7.10%	PAAA1117	
	HM1	6.29%	PAAA0539	Free vals + £500 cashback
	HM2	6.59%	PAAA0727	
	HM3	6.89%	PAAA0915	
	HM4	7.13%	PAAA1103	

Fee Saver loans from £125,000 to £3m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	7.01%	PAAA0424	Free vals
	HM2	7.32%	PAAA0612	
	HM3	7.64%	PAAA0800	
	HM4	7.87%	PAAA0988	
	HM1	7.17%	PAAA0418	Free vals + £500 cashback
	HM2	7.50%	PAAA0606	
	HM3	7.85%	PAAA0794	
	HM4	8.06%	PAAA0982	
2-year fixed	HM1	6.59%	PAAA0471	Free vals
	HM2	6.90%	PAAA0659	
	HM3	7.21%	PAAA0847	
	HM4	7.44%	PAAA1035	
	HM1	6.67%	PAAA0465	Free vals + £500 cashback
	HM2	6.99%	PAAA0653	
	HM3	7.31%	PAAA0841	
	HM4	7.54%	PAAA1029	
3-year fixed	HM1	6.49%	PAAA0518	Free vals
	HM2	6.80%	PAAA0706	
	HM3	7.10%	PAAA0894	
	HM4	7.34%	PAAA1082	
	HM1	6.55%	PAAA0512	Free vals + £500 cashback
	HM2	6.86%	PAAA0700	
	HM3	7.17%	PAAA0888	
	HM4	7.40%	PAAA1076	
5-year fixed	HM1	6.32%	PAAA0565	Free vals
	HM2	6.62%	PAAA0753	
	HM3	6.92%	PAAA0941	
	HM4	7.16%	PAAA1129	
	HM1	6.35%	PAAA0559	Free vals + £500 cashback
	HM2	6.66%	PAAA0747	
	HM3	6.97%	PAAA0935	
	HM4	7.20%	PAAA1123	

Low Rate loans from £25,001 to £3m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	5.90%	PAAA0384	-
	HM2	6.20%	PAAA0572	
	HM3	6.50%	PAAA0760	
	HM4	6.74%	PAAA0948	
2-year fixed	HM1	6.04%	PAAA0431	-
	HM2	6.34%	PAAA0619	
	HM3	6.64%	PAAA0807	
	HM4	6.88%	PAAA0995	
3-year fixed	HM1	6.12%	PAAA0478	-
	HM2	6.42%	PAAA0666	
	HM3	6.72%	PAAA0854	
	HM4	6.96%	PAAA1042	
5-year fixed	HM1	6.10%	PAAA0525	-
	HM2	6.40%	PAAA0713	
	HM3	6.70%	PAAA0901	
	HM4	6.94%	PAAA1089	

LTV

95%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.77%	PAAA0406	Free vals
	HM2	7.05%	PAAA0594	
	HM3	7.33%	PAAA0782	
	HM4	7.60%	PAAA0970	
	HM1	6.98%	PAAA0392	Free vals + £500 cashback
	HM2	7.28%	PAAA0580	
	HM3	7.57%	PAAA0768	
	HM4	7.82%	PAAA0956	
2-year fixed	HM1	6.55%	PAAA0453	Free vals
	HM2	6.84%	PAAA0641	
	HM3	7.13%	PAAA0829	
	HM4	7.38%	PAAA1017	
	HM1	6.65%	PAAA0439	Free vals + £500 cashback
	HM2	6.95%	PAAA0627	
	HM3	7.25%	PAAA0815	
	HM4	7.49%	PAAA1003	
3-year fixed	HM1	6.51%	PAAA0500	Free vals
	HM2	6.81%	PAAA0688	
	HM3	7.10%	PAAA0876	
	HM4	7.35%	PAAA1064	
	HM1	6.58%	PAAA0486	Free vals + £500 cashback
	HM2	6.88%	PAAA0674	
	HM3	7.18%	PAAA0862	
	HM4	7.42%	PAAA1050	
5-year fixed	HM1	6.39%	PAAA0547	Free vals
	HM2	6.69%	PAAA0735	
	HM3	6.98%	PAAA0923	
	HM4	7.23%	PAAA1111	
	HM1	6.43%	PAAA0533	Free vals + £500 cashback
	HM2	6.73%	PAAA0721	
	HM3	7.03%	PAAA0909	
	HM4	7.27%	PAAA1097	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.90%	PAAA0413	Free vals
	HM2	7.19%	PAAA0601	
	HM3	7.53%	PAAA0789	
	HM4	7.78%	PAAA0977	
	HM1	7.01%	PAAA0399	Free vals + £500 cashback
	HM2	7.31%	PAAA0587	
	HM3	7.62%	PAAA0775	
	HM4	7.86%	PAAA0963	
2-year fixed	HM1	6.61%	PAAA0460	Free vals
	HM2	6.91%	PAAA0648	
	HM3	7.23%	PAAA0836	
	HM4	7.47%	PAAA1024	
	HM1	6.67%	PAAA0446	Free vals + £500 cashback
	HM2	6.97%	PAAA0634	
	HM3	7.27%	PAAA0822	
	HM4	7.51%	PAAA1010	
3-year fixed	HM1	6.56%	PAAA0507	Free vals
	HM2	6.85%	PAAA0695	
	HM3	7.17%	PAAA0883	
	HM4	7.41%	PAAA1071	
	HM1	6.59%	PAAA0493	Free vals + £500 cashback
	HM2	6.89%	PAAA0681	
	HM3	7.20%	PAAA0869	
	HM4	7.44%	PAAA1057	
5-year fixed	HM1	6.42%	PAAA0554	Free vals
	HM2	6.71%	PAAA0742	
	HM3	7.02%	PAAA0930	
	HM4	7.26%	PAAA1118	
	HM1	6.44%	PAAA0540	Free vals + £500 cashback
	HM2	6.74%	PAAA0728	
	HM3	7.04%	PAAA0916	
	HM4	7.28%	PAAA1104	

Fee Saver loans from £125,000 to £2m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	7.17%	PAAA0425	Free vals
	HM2	7.47%	PAAA0613	
	HM3	7.77%	PAAA0801	
	HM4	7.96%	PAAA0989	
	HM1	7.35%	PAAA0419	Free vals + £500 cashback
	HM2	7.64%	PAAA0607	
	HM3	7.94%	PAAA0795	
	HM4	8.07%	PAAA0983	
2-year fixed	HM1	6.75%	PAAA0472	Free vals
	HM2	7.05%	PAAA0660	
	HM3	7.35%	PAAA0848	
	HM4	7.56%	PAAA1036	
	HM1	6.84%	PAAA0466	Free vals + £500 cashback
	HM2	7.13%	PAAA0654	
	HM3	7.43%	PAAA0842	
	HM4	7.62%	PAAA1030	
3-year fixed	HM1	6.65%	PAAA0519	Free vals
	HM2	6.95%	PAAA0707	
	HM3	7.25%	PAAA0895	
	HM4	7.47%	PAAA1083	
	HM1	6.71%	PAAA0513	Free vals + £500 cashback
	HM2	7.00%	PAAA0701	
	HM3	7.30%	PAAA0889	
	HM4	7.51%	PAAA1077	
5-year fixed	HM1	6.47%	PAAA0566	Free vals
	HM2	6.77%	PAAA0754	
	HM3	7.07%	PAAA0942	
	HM4	7.30%	PAAA1130	
	HM1	6.51%	PAAA0560	Free vals + £500 cashback
	HM2	6.80%	PAAA0748	
	HM3	7.10%	PAAA0936	
	HM4	7.32%	PAAA1124	

Low Rate loans from £25,001 to £2m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	HM1	6.05%	PAAA0385	-
	HM2	6.35%	PAAA0573	
	HM3	6.65%	PAAA0761	
	HM4	6.89%	PAAA0949	
2-year fixed	HM1	6.19%	PAAA0432	-
	HM2	6.49%	PAAA0620	
	HM3	6.79%	PAAA0808	
	HM4	7.03%	PAAA0996	
3-year fixed	HM1	6.27%	PAAA0479	-
	HM2	6.57%	PAAA0667	
	HM3	6.87%	PAAA0855	
	HM4	7.11%	PAAA1043	
5-year fixed	HM1	6.25%	PAAA0526	-
	HM2	6.55%	PAAA0714	
	HM3	6.85%	PAAA0902	
	HM4	7.09%	PAAA1090	

REMORTGAGE.

PRECISE.

PILOT PROGRAMME.

REMORTGAGE.

SELECT LTV

A remortgager is an applicant/applicants who already owns the property being mortgaged and is switching their existing mortgage to a new lender or product, with or without raising additional funds, without moving home.

LTV **55%**

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.68%	PAAA1152	Free vals
	REM2	5.83%	PAAA1332	
	REM3	6.19%	PAAA1512	
	REM4	6.30%	PAAA1692	
	REM5	6.50%	PAAA1872	
	REM1	5.94%	PAAA1138	Free vals + £500 cashback
	REM2	6.13%	PAAA1318	
	REM3	6.48%	PAAA1498	
	REM4	6.62%	PAAA1678	
	REM5	6.85%	PAAA1858	
2-year fixed	REM1	5.49%	PAAA1197	Free vals
	REM2	5.66%	PAAA1377	
	REM3	6.02%	PAAA1557	
	REM4	6.15%	PAAA1737	
	REM5	6.37%	PAAA1917	
	REM1	5.62%	PAAA1183	Free vals + £500 cashback
	REM2	5.81%	PAAA1363	
	REM3	6.16%	PAAA1543	
	REM4	6.31%	PAAA1723	
	REM5	6.54%	PAAA1903	
3-year fixed	REM1	5.46%	PAAA1242	Free vals
	REM2	5.65%	PAAA1422	
	REM3	6.00%	PAAA1602	
	REM4	6.14%	PAAA1782	
	REM5	6.36%	PAAA1962	
	REM1	5.55%	PAAA1228	Free vals + £500 cashback
	REM2	5.75%	PAAA1408	
	REM3	6.10%	PAAA1588	
	REM4	6.24%	PAAA1768	
	REM5	6.48%	PAAA1948	
5-year fixed	REM1	5.35%	PAAA1287	Free vals
	REM2	5.54%	PAAA1467	
	REM3	5.89%	PAAA1647	
	REM4	6.03%	PAAA1827	
	REM5	6.26%	PAAA2007	
	REM1	5.40%	PAAA1273	Free vals + £500 cashback
	REM2	5.60%	PAAA1453	
	REM3	5.95%	PAAA1633	
	REM4	6.10%	PAAA1813	
	REM5	6.33%	PAAA1993	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.89%	PAAA1159	Free vals
	REM2	6.08%	PAAA1339	
	REM3	6.43%	PAAA1519	
	REM4	6.55%	PAAA1699	
	REM5	6.78%	PAAA1879	
	REM1	5.99%	PAAA1145	Free vals + £500 cashback
	REM2	6.18%	PAAA1325	
	REM3	6.53%	PAAA1505	
	REM4	6.68%	PAAA1685	
	REM5	6.92%	PAAA1865	
2-year fixed	REM1	5.59%	PAAA1204	Free vals
	REM2	5.79%	PAAA1384	
	REM3	6.14%	PAAA1564	
	REM4	6.27%	PAAA1744	
	REM5	6.51%	PAAA1924	
	REM1	5.64%	PAAA1190	Free vals + £500 cashback
	REM2	5.84%	PAAA1370	
	REM3	6.19%	PAAA1550	
	REM4	6.34%	PAAA1730	
	REM5	6.58%	PAAA1910	
3-year fixed	REM1	5.53%	PAAA1249	Free vals
	REM2	5.73%	PAAA1429	
	REM3	6.08%	PAAA1609	
	REM4	6.22%	PAAA1789	
	REM5	6.46%	PAAA1969	
	REM1	5.57%	PAAA1235	Free vals + £500 cashback
	REM2	5.76%	PAAA1415	
	REM3	6.11%	PAAA1595	
	REM4	6.26%	PAAA1775	
	REM5	6.50%	PAAA1955	
5-year fixed	REM1	5.39%	PAAA1294	Free vals
	REM2	5.59%	PAAA1474	
	REM3	5.94%	PAAA1654	
	REM4	6.08%	PAAA1834	
	REM5	6.32%	PAAA2014	
	REM1	5.41%	PAAA1280	Free vals + £500 cashback
	REM2	5.61%	PAAA1460	
	REM3	5.96%	PAAA1640	
	REM4	6.11%	PAAA1820	
	REM5	6.35%	PAAA2000	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.02%	PAAA1131	-
	REM2	5.22%	PAAA1311	
	REM3	5.57%	PAAA1491	
	REM4	5.72%	PAAA1671	
	REM5	5.96%	PAAA1851	
2-year fixed	REM1	5.16%	PAAA1176	-
	REM2	5.36%	PAAA1356	
	REM3	5.71%	PAAA1536	
	REM4	5.86%	PAAA1716	
	REM5	6.10%	PAAA1896	
3-year fixed	REM1	5.24%	PAAA1221	-
	REM2	5.44%	PAAA1401	
	REM3	5.79%	PAAA1581	
	REM4	5.94%	PAAA1761	
	REM5	6.18%	PAAA1941	
5-year fixed	REM1	5.22%	PAAA1266	-
	REM2	5.42%	PAAA1446	
	REM3	5.77%	PAAA1626	
	REM4	5.92%	PAAA1806	
	REM5	6.16%	PAAA1986	

LTV

60%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.74%	PAAA1153	Free vals
	REM2	5.93%	PAAA1333	
	REM3	6.31%	PAAA1513	
	REM4	6.43%	PAAA1693	
	REM5	6.65%	PAAA1873	
	REM1	6.02%	PAAA1139	Free vals + £500 cashback
	REM2	6.21%	PAAA1319	
	REM3	6.57%	PAAA1499	
	REM4	6.71%	PAAA1679	
	REM5	6.95%	PAAA1859	
2-year fixed	REM1	5.56%	PAAA1198	Free vals
	REM2	5.75%	PAAA1378	
	REM3	6.12%	PAAA1558	
	REM4	6.25%	PAAA1738	
	REM5	6.48%	PAAA1918	
	REM1	5.70%	PAAA1184	Free vals + £500 cashback
	REM2	5.89%	PAAA1364	
	REM3	6.25%	PAAA1544	
	REM4	6.39%	PAAA1724	
	REM5	6.63%	PAAA1904	
3-year fixed	REM1	5.54%	PAAA1243	Free vals
	REM2	5.73%	PAAA1423	
	REM3	6.09%	PAAA1603	
	REM4	6.23%	PAAA1783	
	REM5	6.47%	PAAA1963	
	REM1	5.63%	PAAA1229	Free vals + £500 cashback
	REM2	5.83%	PAAA1409	
	REM3	6.18%	PAAA1589	
	REM4	6.33%	PAAA1769	
	REM5	6.57%	PAAA1949	
5-year fixed	REM1	5.42%	PAAA1288	Free vals
	REM2	5.62%	PAAA1468	
	REM3	5.98%	PAAA1648	
	REM4	6.12%	PAAA1828	
	REM5	6.36%	PAAA2008	
	REM1	5.48%	PAAA1274	Free vals + £500 cashback
	REM2	5.68%	PAAA1454	
	REM3	6.03%	PAAA1634	
	REM4	6.18%	PAAA1814	
	REM5	6.42%	PAAA1994	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.97%	PAAA1160	Free vals
	REM2	6.17%	PAAA1340	
	REM3	6.52%	PAAA1520	
	REM4	6.65%	PAAA1700	
	REM5	6.94%	PAAA1880	
	REM1	6.07%	PAAA1146	Free vals + £500 cashback
	REM2	6.27%	PAAA1326	
	REM3	6.62%	PAAA1506	
	REM4	6.76%	PAAA1686	
	REM5	7.01%	PAAA1866	
2-year fixed	REM1	5.67%	PAAA1205	Free vals
	REM2	5.87%	PAAA1385	
	REM3	6.22%	PAAA1565	
	REM4	6.36%	PAAA1745	
	REM5	6.63%	PAAA1925	
	REM1	5.72%	PAAA1191	Free vals + £500 cashback
	REM2	5.92%	PAAA1371	
	REM3	6.27%	PAAA1551	
	REM4	6.42%	PAAA1731	
	REM5	6.66%	PAAA1911	
3-year fixed	REM1	5.61%	PAAA1250	Free vals
	REM2	5.81%	PAAA1430	
	REM3	6.16%	PAAA1610	
	REM4	6.31%	PAAA1790	
	REM5	6.56%	PAAA1970	
	REM1	5.65%	PAAA1236	Free vals + £500 cashback
	REM2	5.85%	PAAA1416	
	REM3	6.20%	PAAA1596	
	REM4	6.34%	PAAA1776	
	REM5	6.59%	PAAA1956	
5-year fixed	REM1	5.47%	PAAA1295	Free vals
	REM2	5.67%	PAAA1475	
	REM3	6.02%	PAAA1655	
	REM4	6.17%	PAAA1835	
	REM5	6.42%	PAAA2015	
	REM1	5.49%	PAAA1281	Free vals + £500 cashback
	REM2	5.69%	PAAA1461	
	REM3	6.04%	PAAA1641	
	REM4	6.19%	PAAA1821	
	REM5	6.43%	PAAA2001	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.10%	PAAA1132	-
	REM2	5.30%	PAAA1312	
	REM3	5.65%	PAAA1492	
	REM4	5.80%	PAAA1672	
	REM5	6.04%	PAAA1852	
2-year fixed	REM1	5.24%	PAAA1177	-
	REM2	5.44%	PAAA1357	
	REM3	5.79%	PAAA1537	
	REM4	5.94%	PAAA1717	
	REM5	6.18%	PAAA1897	
3-year fixed	REM1	5.32%	PAAA1222	-
	REM2	5.52%	PAAA1402	
	REM3	5.87%	PAAA1582	
	REM4	6.02%	PAAA1762	
	REM5	6.26%	PAAA1942	
5-year fixed	REM1	5.30%	PAAA1267	-
	REM2	5.50%	PAAA1447	
	REM3	5.85%	PAAA1627	
	REM4	6.00%	PAAA1807	
	REM5	6.24%	PAAA1987	

REMORTGAGE.

PRECISE.

LTV

65%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.93%	PAAA1154	Free vals
	REM2	6.02%	PAAA1334	
	REM3	6.45%	PAAA1514	
	REM4	6.52%	PAAA1694	
	REM5	6.75%	PAAA1874	
	REM1	6.13%	PAAA1140	Free vals + £500 cashback
	REM2	6.31%	PAAA1320	
	REM3	6.68%	PAAA1500	
	REM4	6.81%	PAAA1680	
	REM5	7.05%	PAAA1860	
2-year fixed	REM1	5.70%	PAAA1199	Free vals
	REM2	5.85%	PAAA1379	
	REM3	6.24%	PAAA1559	
	REM4	6.35%	PAAA1739	
	REM5	6.58%	PAAA1919	
	REM1	5.80%	PAAA1185	Free vals + £500 cashback
	REM2	5.99%	PAAA1365	
	REM3	6.35%	PAAA1545	
	REM4	6.49%	PAAA1725	
	REM5	6.73%	PAAA1905	
3-year fixed	REM1	5.67%	PAAA1244	Free vals
	REM2	5.83%	PAAA1424	
	REM3	6.21%	PAAA1604	
	REM4	6.33%	PAAA1784	
	REM5	6.57%	PAAA1964	
	REM1	5.73%	PAAA1230	Free vals + £500 cashback
	REM2	5.93%	PAAA1410	
	REM3	6.28%	PAAA1590	
	REM4	6.43%	PAAA1770	
	REM5	6.67%	PAAA1950	
5-year fixed	REM1	5.54%	PAAA1289	Free vals
	REM2	5.72%	PAAA1469	
	REM3	6.09%	PAAA1649	
	REM4	6.22%	PAAA1829	
	REM5	6.46%	PAAA2009	
	REM1	5.58%	PAAA1275	Free vals + £500 cashback
	REM2	5.78%	PAAA1455	
	REM3	6.13%	PAAA1635	
	REM4	6.28%	PAAA1815	
	REM5	6.52%	PAAA1995	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.06%	PAAA1161	Free vals
	REM2	6.24%	PAAA1341	
	REM3	6.61%	PAAA1521	
	REM4	6.74%	PAAA1701	
	REM5	6.97%	PAAA1881	
	REM1	6.17%	PAAA1147	Free vals + £500 cashback
	REM2	6.36%	PAAA1327	
	REM3	6.71%	PAAA1507	
	REM4	6.86%	PAAA1687	
	REM5	7.10%	PAAA1867	
2-year fixed	REM1	5.77%	PAAA1206	Free vals
	REM2	5.96%	PAAA1386	
	REM3	6.32%	PAAA1566	
	REM4	6.46%	PAAA1746	
	REM5	6.69%	PAAA1926	
	REM1	5.82%	PAAA1192	Free vals + £500 cashback
	REM2	6.02%	PAAA1372	
	REM3	6.37%	PAAA1552	
	REM4	6.52%	PAAA1732	
	REM5	6.76%	PAAA1912	
3-year fixed	REM1	5.71%	PAAA1251	Free vals
	REM2	5.90%	PAAA1431	
	REM3	6.26%	PAAA1611	
	REM4	6.40%	PAAA1791	
	REM5	6.64%	PAAA1971	
	REM1	5.75%	PAAA1237	Free vals + £500 cashback
	REM2	5.94%	PAAA1417	
	REM3	6.29%	PAAA1597	
	REM4	6.44%	PAAA1777	
	REM5	6.68%	PAAA1957	
5-year fixed	REM1	5.57%	PAAA1296	Free vals
	REM2	5.76%	PAAA1476	
	REM3	6.12%	PAAA1656	
	REM4	6.26%	PAAA1836	
	REM5	6.50%	PAAA2016	
	REM1	5.59%	PAAA1282	Free vals + £500 cashback
	REM2	5.79%	PAAA1462	
	REM3	6.14%	PAAA1642	
	REM4	6.29%	PAAA1822	
	REM5	6.53%	PAAA2002	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.30%	PAAA1171	Free vals
	REM2	6.53%	PAAA1351	
	REM3	6.89%	PAAA1531	
	REM4	7.05%	PAAA1711	
	REM5	7.27%	PAAA1891	
	REM1	6.45%	PAAA1166	Free vals + £500 cashback
	REM2	6.71%	PAAA1346	
	REM3	7.09%	PAAA1526	
	REM4	7.28%	PAAA1706	
	REM5	7.46%	PAAA1886	
2-year fixed	REM1	5.89%	PAAA1216	Free vals
	REM2	6.10%	PAAA1396	
	REM3	6.46%	PAAA1576	
	REM4	6.61%	PAAA1756	
	REM5	6.84%	PAAA1936	
	REM1	5.96%	PAAA1211	Free vals + £500 cashback
	REM2	6.19%	PAAA1391	
	REM3	6.56%	PAAA1571	
	REM4	6.73%	PAAA1751	
	REM5	6.94%	PAAA1931	
3-year fixed	REM1	5.79%	PAAA1261	Free vals
	REM2	6.00%	PAAA1441	
	REM3	6.35%	PAAA1621	
	REM4	6.51%	PAAA1801	
	REM5	6.74%	PAAA1981	
	REM1	5.84%	PAAA1256	Free vals + £500 cashback
	REM2	6.06%	PAAA1436	
	REM3	6.42%	PAAA1616	
	REM4	6.58%	PAAA1796	
	REM5	6.80%	PAAA1976	
5-year fixed	REM1	5.62%	PAAA1306	Free vals
	REM2	5.82%	PAAA1486	
	REM3	6.17%	PAAA1666	
	REM4	6.33%	PAAA1846	
	REM5	6.56%	PAAA2026	
	REM1	5.65%	PAAA1301	Free vals + £1,000 cashback
	REM2	5.86%	PAAA1481	
	REM3	6.21%	PAAA1661	
	REM4	6.37%	PAAA1841	
	REM5	6.60%	PAAA2021	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.20%	PAAA1133	-
	REM2	5.40%	PAAA1313	
	REM3	5.75%	PAAA1493	
	REM4	5.90%	PAAA1673	
	REM5	6.14%	PAAA1853	
2-year fixed	REM1	5.34%	PAAA1178	-
	REM2	5.54%	PAAA1358	
	REM3	5.89%	PAAA1538	
	REM4	6.04%	PAAA1718	
	REM5	6.28%	PAAA1898	
3-year fixed	REM1	5.42%	PAAA1223	-
	REM2	5.62%	PAAA1403	
	REM3	5.97%	PAAA1583	
	REM4	6.12%	PAAA1763	
	REM5	6.36%	PAAA1943	
5-year fixed	REM1	5.40%	PAAA1268	-
	REM2	5.60%	PAAA1448	
	REM3	5.95%	PAAA1628	
	REM4	6.10%	PAAA1808	
	REM5	6.34%	PAAA1988	

REMORTGAGE.

PRECISE.

LTV

75%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.98%	PAAA1155	Free vals
	REM2	6.15%	PAAA1335	
	REM3	6.44%	PAAA1515	
	REM4	6.63%	PAAA1695	
	REM5	6.86%	PAAA1875	
	REM1	6.20%	PAAA1141	Free vals + £500 cashback
	REM2	6.39%	PAAA1321	
	REM3	6.73%	PAAA1501	
	REM4	6.89%	PAAA1681	
	REM5	7.13%	PAAA1861	
2-year fixed	REM1	5.76%	PAAA1200	Free vals
	REM2	5.95%	PAAA1380	
	REM3	6.27%	PAAA1560	
	REM4	6.44%	PAAA1740	
	REM5	6.67%	PAAA1920	
	REM1	5.87%	PAAA1186	Free vals + £500 cashback
	REM2	6.07%	PAAA1366	
	REM3	6.41%	PAAA1546	
	REM4	6.57%	PAAA1726	
	REM5	6.81%	PAAA1906	
3-year fixed	REM1	5.73%	PAAA1245	Free vals
	REM2	5.92%	PAAA1425	
	REM3	6.25%	PAAA1605	
	REM4	6.41%	PAAA1785	
	REM5	6.65%	PAAA1965	
	REM1	5.80%	PAAA1231	Free vals + £500 cashback
	REM2	6.00%	PAAA1411	
	REM3	6.35%	PAAA1591	
	REM4	6.50%	PAAA1771	
	REM5	6.74%	PAAA1951	
5-year fixed	REM1	5.61%	PAAA1290	Free vals
	REM2	5.80%	PAAA1470	
	REM3	6.14%	PAAA1650	
	REM4	6.30%	PAAA1830	
	REM5	6.54%	PAAA2010	
	REM1	5.65%	PAAA1276	Free vals + £500 cashback
	REM2	5.85%	PAAA1456	
	REM3	6.20%	PAAA1636	
	REM4	6.35%	PAAA1816	
	REM5	6.59%	PAAA1996	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.17%	PAAA1162	Free vals
	REM2	6.34%	PAAA1342	
	REM3	6.69%	PAAA1522	
	REM4	6.82%	PAAA1702	
	REM5	7.06%	PAAA1882	
	REM1	6.24%	PAAA1148	Free vals + £500 cashback
	REM2	6.44%	PAAA1328	
	REM3	6.79%	PAAA1508	
	REM4	6.93%	PAAA1688	
	REM5	7.17%	PAAA1868	
2-year fixed	REM1	5.86%	PAAA1207	Free vals
	REM2	6.04%	PAAA1387	
	REM3	6.39%	PAAA1567	
	REM4	6.53%	PAAA1747	
	REM5	6.77%	PAAA1927	
	REM1	5.89%	PAAA1193	Free vals + £500 cashback
	REM2	6.09%	PAAA1373	
	REM3	6.44%	PAAA1553	
	REM4	6.59%	PAAA1733	
	REM5	6.83%	PAAA1913	
3-year fixed	REM1	5.79%	PAAA1252	Free vals
	REM2	5.98%	PAAA1432	
	REM3	6.33%	PAAA1612	
	REM4	6.48%	PAAA1792	
	REM5	6.72%	PAAA1972	
	REM1	5.82%	PAAA1238	Free vals + £500 cashback
	REM2	6.02%	PAAA1418	
	REM3	6.37%	PAAA1598	
	REM4	6.51%	PAAA1778	
	REM5	6.75%	PAAA1958	
5-year fixed	REM1	5.65%	PAAA1297	Free vals
	REM2	5.84%	PAAA1477	
	REM3	6.19%	PAAA1657	
	REM4	6.34%	PAAA1837	
	REM5	6.58%	PAAA2017	
	REM1	5.66%	PAAA1283	Free vals + £500 cashback
	REM2	5.86%	PAAA1463	
	REM3	6.21%	PAAA1643	
	REM4	6.36%	PAAA1823	
	REM5	6.60%	PAAA2003	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.36%	PAAA1172	Free vals
	REM2	6.58%	PAAA1352	
	REM3	6.95%	PAAA1532	
	REM4	7.11%	PAAA1712	
	REM5	7.35%	PAAA1892	
	REM1	6.49%	PAAA1167	Free vals + £500 cashback
	REM2	6.75%	PAAA1347	
	REM3	7.15%	PAAA1527	
	REM4	7.31%	PAAA1707	
	REM5	7.56%	PAAA1887	
2-year fixed	REM1	5.95%	PAAA1217	Free vals
	REM2	6.16%	PAAA1397	
	REM3	6.52%	PAAA1577	
	REM4	6.68%	PAAA1757	
	REM5	6.92%	PAAA1937	
	REM1	6.02%	PAAA1212	Free vals + £500 cashback
	REM2	6.25%	PAAA1392	
	REM3	6.62%	PAAA1572	
	REM4	6.78%	PAAA1752	
	REM5	7.02%	PAAA1932	
3-year fixed	REM1	5.86%	PAAA1262	Free vals
	REM2	6.06%	PAAA1442	
	REM3	6.42%	PAAA1622	
	REM4	6.57%	PAAA1802	
	REM5	6.81%	PAAA1982	
	REM1	5.90%	PAAA1257	Free vals + £500 cashback
	REM2	6.12%	PAAA1437	
	REM3	6.49%	PAAA1617	
	REM4	6.64%	PAAA1797	
	REM5	6.88%	PAAA1977	
5-year fixed	REM1	5.68%	PAAA1307	Free vals
	REM2	5.89%	PAAA1487	
	REM3	6.24%	PAAA1667	
	REM4	6.39%	PAAA1847	
	REM5	6.63%	PAAA2027	
	REM1	5.71%	PAAA1302	Free vals + £500 cashback
	REM2	5.92%	PAAA1482	
	REM3	6.28%	PAAA1662	
	REM4	6.43%	PAAA1842	
	REM5	6.68%	PAAA2022	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.27%	PAAA1134	-
	REM2	5.47%	PAAA1314	
	REM3	5.82%	PAAA1494	
	REM4	5.97%	PAAA1674	
	REM5	6.21%	PAAA1854	
2-year fixed	REM1	5.41%	PAAA1179	-
	REM2	5.61%	PAAA1359	
	REM3	5.96%	PAAA1539	
	REM4	6.11%	PAAA1719	
3-year fixed	REM1	5.49%	PAAA1224	-
	REM2	5.69%	PAAA1404	
	REM3	6.04%	PAAA1584	
	REM4	6.19%	PAAA1764	
	REM5	6.43%	PAAA1944	
5-year fixed	REM1	5.47%	PAAA1269	-
	REM2	5.67%	PAAA1449	
	REM3	6.02%	PAAA1629	
	REM4	6.17%	PAAA1809	
	REM5	6.41%	PAAA1989	

LTV

80%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.16%	PAAA1156	Free vals
	REM2	6.33%	PAAA1336	
	REM3	6.71%	PAAA1516	
	REM4	6.84%	PAAA1696	
	REM5	7.08%	PAAA1876	
	REM1	6.42%	PAAA1142	Free vals + £500 cashback
	REM2	6.61%	PAAA1322	
	REM3	6.97%	PAAA1502	
	REM4	7.12%	PAAA1682	
	REM5	7.36%	PAAA1862	
2-year fixed	REM1	5.97%	PAAA1201	Free vals
	REM2	6.15%	PAAA1381	
	REM3	6.52%	PAAA1561	
	REM4	6.66%	PAAA1741	
	REM5	6.90%	PAAA1921	
	REM1	6.10%	PAAA1187	Free vals + £500 cashback
	REM2	6.29%	PAAA1367	
	REM3	6.65%	PAAA1547	
	REM4	6.80%	PAAA1727	
	REM5	7.04%	PAAA1907	
3-year fixed	REM1	5.94%	PAAA1246	Free vals
	REM2	6.13%	PAAA1426	
	REM3	6.49%	PAAA1606	
	REM4	6.64%	PAAA1786	
	REM5	6.88%	PAAA1966	
	REM1	6.03%	PAAA1232	Free vals + £500 cashback
	REM2	6.23%	PAAA1412	
	REM3	6.58%	PAAA1592	
	REM4	6.73%	PAAA1772	
	REM5	6.97%	PAAA1952	
5-year fixed	REM1	5.83%	PAAA1291	Free vals
	REM2	6.02%	PAAA1471	
	REM3	6.38%	PAAA1651	
	REM4	6.52%	PAAA1831	
	REM5	6.76%	PAAA2011	
	REM1	5.88%	PAAA1277	Free vals + £500 cashback
	REM2	6.08%	PAAA1457	
	REM3	6.43%	PAAA1637	
	REM4	6.58%	PAAA1817	
	REM5	6.82%	PAAA1997	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.35%	PAAA1163	Free vals
	REM2	6.54%	PAAA1343	
	REM3	6.92%	PAAA1523	
	REM4	7.09%	PAAA1703	
	REM5	7.29%	PAAA1883	
	REM1	6.46%	PAAA1149	Free vals + £500 cashback
	REM2	6.66%	PAAA1329	
	REM3	7.02%	PAAA1509	
	REM4	7.17%	PAAA1689	
	REM5	7.40%	PAAA1869	
2-year fixed	REM1	6.06%	PAAA1208	Free vals
	REM2	6.26%	PAAA1388	
	REM3	6.62%	PAAA1568	
	REM4	6.78%	PAAA1748	
	REM5	7.00%	PAAA1928	
	REM1	6.12%	PAAA1194	Free vals + £500 cashback
	REM2	6.32%	PAAA1374	
	REM3	6.67%	PAAA1554	
	REM4	6.82%	PAAA1734	
	REM5	7.06%	PAAA1914	
3-year fixed	REM1	6.01%	PAAA1253	Free vals
	REM2	6.20%	PAAA1433	
	REM3	6.56%	PAAA1613	
	REM4	6.72%	PAAA1793	
	REM5	6.95%	PAAA1973	
	REM1	6.04%	PAAA1239	Free vals + £500 cashback
	REM2	6.24%	PAAA1419	
	REM3	6.60%	PAAA1599	
	REM4	6.75%	PAAA1779	
	REM5	6.98%	PAAA1959	
5-year fixed	REM1	5.87%	PAAA1298	Free vals
	REM2	6.06%	PAAA1478	
	REM3	6.42%	PAAA1658	
	REM4	6.57%	PAAA1838	
	REM5	6.81%	PAAA2018	
	REM1	5.89%	PAAA1284	Free vals + £500 cashback
	REM2	6.09%	PAAA1464	
	REM3	6.44%	PAAA1644	
	REM4	6.59%	PAAA1824	
	REM5	6.83%	PAAA2004	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.68%	PAAA1173	Free vals
	REM2	6.86%	PAAA1353	
	REM3	7.22%	PAAA1533	
	REM4	7.34%	PAAA1713	
	REM5	7.59%	PAAA1893	
	REM1	6.94%	PAAA1168	Free vals + £500 cashback
	REM2	7.09%	PAAA1348	
	REM3	7.46%	PAAA1528	
	REM4	7.55%	PAAA1708	
	REM5	7.81%	PAAA1888	
2-year fixed	REM1	6.23%	PAAA1218	Free vals
	REM2	6.42%	PAAA1398	
	REM3	6.77%	PAAA1578	
	REM4	6.91%	PAAA1758	
	REM5	7.15%	PAAA1938	
	REM1	6.36%	PAAA1213	Free vals + £500 cashback
	REM2	6.53%	PAAA1393	
	REM3	6.89%	PAAA1573	
	REM4	7.01%	PAAA1753	
	REM5	7.26%	PAAA1933	
3-year fixed	REM1	6.12%	PAAA1263	Free vals
	REM2	6.31%	PAAA1443	
	REM3	6.66%	PAAA1623	
	REM4	6.80%	PAAA1803	
	REM5	7.05%	PAAA1983	
	REM1	6.20%	PAAA1258	Free vals + £500 cashback
	REM2	6.39%	PAAA1438	
	REM3	6.74%	PAAA1618	
	REM4	6.87%	PAAA1798	
	REM5	7.12%	PAAA1978	
5-year fixed	REM1	5.93%	PAAA1308	Free vals
	REM2	6.13%	PAAA1488	
	REM3	6.48%	PAAA1668	
	REM4	6.62%	PAAA1848	
	REM5	6.87%	PAAA2028	
	REM1	5.98%	PAAA1303	Free vals + £500 cashback
	REM2	6.17%	PAAA1483	
	REM3	6.53%	PAAA1663	
	REM4	6.67%	PAAA1843	
	REM5	6.91%	PAAA2023	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.50%	PAAA1135	-
	REM2	5.70%	PAAA1315	
	REM3	6.05%	PAAA1495	
	REM4	6.20%	PAAA1675	
	REM5	6.44%	PAAA1855	
2-year fixed	REM1	5.64%	PAAA1180	-
	REM2	5.84%	PAAA1360	
	REM3	6.19%	PAAA1540	
	REM4	6.34%	PAAA1720	
3-year fixed	REM1	5.72%	PAAA1225	-
	REM2	5.92%	PAAA1405	
	REM3	6.27%	PAAA1585	
	REM4	6.42%	PAAA1765	
	REM5	6.66%	PAAA1945	
5-year fixed	REM1	5.70%	PAAA1270	-
	REM2	5.90%	PAAA1450	
	REM3	6.25%	PAAA1630	
	REM4	6.40%	PAAA1810	
	REM5	6.64%	PAAA1990	

REMORTGAGE.

PRECISE.

LTV

85%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.38%	PAAA1157	Free vals
	REM2	6.63%	PAAA1337	
	REM3	6.98%	PAAA1517	
	REM4	7.12%	PAAA1697	
	REM5	7.36%	PAAA1877	
	REM1	6.64%	PAAA1143	Free vals + £500 cashback
	REM2	6.85%	PAAA1323	
	REM3	7.20%	PAAA1503	
	REM4	7.35%	PAAA1683	
	REM5	7.59%	PAAA1863	
2-year fixed	REM1	6.19%	PAAA1202	Free vals
	REM2	6.41%	PAAA1382	
	REM3	6.76%	PAAA1562	
	REM4	6.91%	PAAA1742	
	REM5	7.15%	PAAA1922	
	REM1	6.32%	PAAA1188	Free vals + £500 cashback
	REM2	6.52%	PAAA1368	
	REM3	6.87%	PAAA1548	
	REM4	7.02%	PAAA1728	
	REM5	7.26%	PAAA1908	
3-year fixed	REM1	6.16%	PAAA1247	Free vals
	REM2	6.38%	PAAA1427	
	REM3	6.73%	PAAA1607	
	REM4	6.88%	PAAA1787	
	REM5	7.12%	PAAA1967	
	REM1	6.25%	PAAA1233	Free vals + £500 cashback
	REM2	6.45%	PAAA1413	
	REM3	6.80%	PAAA1593	
	REM4	6.95%	PAAA1773	
	REM5	7.19%	PAAA1953	
5-year fixed	REM1	6.05%	PAAA1292	Free vals
	REM2	6.26%	PAAA1472	
	REM3	6.61%	PAAA1652	
	REM4	6.76%	PAAA1832	
	REM5	7.00%	PAAA2012	
	REM1	6.10%	PAAA1278	Free vals + £500 cashback
	REM2	6.30%	PAAA1458	
	REM3	6.65%	PAAA1638	
	REM4	6.80%	PAAA1818	
	REM5	7.04%	PAAA1998	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.57%	PAAA1164	Free vals
	REM2	6.76%	PAAA1344	
	REM3	7.13%	PAAA1524	
	REM4	7.27%	PAAA1704	
	REM5	7.50%	PAAA1884	
	REM1	6.68%	PAAA1150	Free vals + £500 cashback
	REM2	6.88%	PAAA1330	
	REM3	7.24%	PAAA1510	
	REM4	7.38%	PAAA1690	
	REM5	7.62%	PAAA1870	
2-year fixed	REM1	6.28%	PAAA1209	Free vals
	REM2	6.48%	PAAA1389	
	REM3	6.84%	PAAA1569	
	REM4	6.98%	PAAA1749	
	REM5	7.22%	PAAA1929	
	REM1	6.34%	PAAA1195	Free vals + £500 cashback
	REM2	6.54%	PAAA1375	
	REM3	6.89%	PAAA1555	
	REM4	7.04%	PAAA1735	
	REM5	7.28%	PAAA1915	
3-year fixed	REM1	6.23%	PAAA1254	Free vals
	REM2	6.42%	PAAA1434	
	REM3	6.78%	PAAA1614	
	REM4	6.93%	PAAA1794	
	REM5	7.16%	PAAA1974	
	REM1	6.26%	PAAA1240	Free vals + £500 cashback
	REM2	6.46%	PAAA1420	
	REM3	6.82%	PAAA1600	
	REM4	6.96%	PAAA1780	
	REM5	7.20%	PAAA1960	
5-year fixed	REM1	6.09%	PAAA1299	Free vals
	REM2	6.28%	PAAA1479	
	REM3	6.64%	PAAA1659	
	REM4	6.79%	PAAA1839	
	REM5	7.02%	PAAA2019	
	REM1	6.11%	PAAA1285	Free vals + £500 cashback
	REM2	6.31%	PAAA1465	
	REM3	6.66%	PAAA1645	
	REM4	6.81%	PAAA1825	
	REM5	7.05%	PAAA2005	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.84%	PAAA1174	Free vals
	REM2	7.03%	PAAA1354	
	REM3	7.40%	PAAA1534	
	REM4	7.52%	PAAA1714	
	REM5	7.78%	PAAA1894	
	REM1	7.02%	PAAA1169	Free vals + £500 cashback
	REM2	7.21%	PAAA1349	
	REM3	7.59%	PAAA1529	
	REM4	7.68%	PAAA1709	
	REM5	7.96%	PAAA1889	
2-year fixed	REM1	6.42%	PAAA1219	Free vals
	REM2	6.61%	PAAA1399	
	REM3	6.97%	PAAA1579	
	REM4	7.11%	PAAA1759	
	REM5	7.36%	PAAA1939	
	REM1	6.51%	PAAA1214	Free vals + £500 cashback
	REM2	6.70%	PAAA1394	
	REM3	7.07%	PAAA1574	
	REM4	7.19%	PAAA1754	
	REM5	7.45%	PAAA1934	
3-year fixed	REM1	6.32%	PAAA1264	Free vals
	REM2	6.51%	PAAA1444	
	REM3	6.87%	PAAA1624	
	REM4	7.01%	PAAA1804	
	REM5	7.26%	PAAA1984	
	REM1	6.38%	PAAA1259	Free vals + £500 cashback
	REM2	6.57%	PAAA1439	
	REM3	6.93%	PAAA1619	
	REM4	7.06%	PAAA1799	
	REM5	7.32%	PAAA1979	
5-year fixed	REM1	6.14%	PAAA1309	Free vals
	REM2	6.34%	PAAA1489	
	REM3	6.69%	PAAA1669	
	REM4	6.84%	PAAA1849	
	REM5	7.08%	PAAA2029	
	REM1	6.18%	PAAA1304	Free vals + £500 cashback
	REM2	6.37%	PAAA1484	
	REM3	6.73%	PAAA1664	
	REM4	6.87%	PAAA1844	
	REM5	7.12%	PAAA2024	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.72%	PAAA1136	-
	REM2	5.92%	PAAA1316	
	REM3	6.27%	PAAA1496	
	REM4	6.42%	PAAA1676	
	REM5	6.66%	PAAA1856	
2-year fixed	REM1	5.86%	PAAA1181	-
	REM2	6.06%	PAAA1361	
	REM3	6.41%	PAAA1541	
	REM4	6.56%	PAAA1721	
	REM5	6.80%	PAAA1901	
3-year fixed	REM1	5.94%	PAAA1226	-
	REM2	6.14%	PAAA1406	
	REM3	6.49%	PAAA1586	
	REM4	6.64%	PAAA1766	
	REM5	6.88%	PAAA1946	
5-year fixed	REM1	5.92%	PAAA1271	-
	REM2	6.12%	PAAA1451	
	REM3	6.47%	PAAA1631	
	REM4	6.62%	PAAA1811	
	REM5	6.86%	PAAA1991	

REMORTGAGE.

PRECISE.

LTV

95%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
 3-year fixed: 4%, 3%, 2% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
 Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £75,000 to £350,000				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.60%	PAAA1158	Free vals
	REM2	6.80%	PAAA1338	
	REM3	7.15%	PAAA1518	
	REM4	7.43%	PAAA1698	
	REM5	7.47%	PAAA1878	
	REM1	6.87%	PAAA1144	Free vals + £500 cashback
	REM2	7.07%	PAAA1324	
	REM3	7.42%	PAAA1504	
	REM4	7.60%	PAAA1684	
	REM5	7.79%	PAAA1864	
2-year fixed	REM1	6.41%	PAAA1203	Free vals
	REM2	6.61%	PAAA1383	
	REM3	6.96%	PAAA1563	
	REM4	7.18%	PAAA1743	
	REM5	7.32%	PAAA1923	
	REM1	6.55%	PAAA1189	Free vals + £500 cashback
	REM2	6.75%	PAAA1369	
	REM3	7.10%	PAAA1549	
	REM4	7.26%	PAAA1729	
	REM5	7.48%	PAAA1909	
3-year fixed	REM1	6.39%	PAAA1248	Free vals
	REM2	6.59%	PAAA1428	
	REM3	6.94%	PAAA1608	
	REM4	7.13%	PAAA1788	
	REM5	7.31%	PAAA1968	
	REM1	6.48%	PAAA1234	Free vals + £500 cashback
	REM2	6.68%	PAAA1414	
	REM3	7.03%	PAAA1594	
	REM4	7.19%	PAAA1774	
	REM5	7.41%	PAAA1954	
5-year fixed	REM1	6.28%	PAAA1293	Free vals
	REM2	6.48%	PAAA1473	
	REM3	6.83%	PAAA1653	
	REM4	7.00%	PAAA1833	
	REM5	7.20%	PAAA2013	
	REM1	6.33%	PAAA1279	Free vals + £500 cashback
	REM2	6.53%	PAAA1459	
	REM3	6.88%	PAAA1639	
	REM4	7.04%	PAAA1819	
	REM5	7.27%	PAAA1999	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	6.84%	PAAA1165	Free vals
	REM2	7.02%	PAAA1345	
	REM3	7.35%	PAAA1525	
	REM4	7.50%	PAAA1705	
	REM5	7.79%	PAAA1885	
	REM1	6.92%	PAAA1151	Free vals + £500 cashback
	REM2	7.12%	PAAA1331	
	REM3	7.46%	PAAA1511	
	REM4	7.61%	PAAA1691	
	REM5	7.86%	PAAA1871	
2-year fixed	REM1	6.53%	PAAA1210	Free vals
	REM2	6.72%	PAAA1390	
	REM3	7.06%	PAAA1570	
	REM4	7.21%	PAAA1750	
	REM5	7.48%	PAAA1930	
	REM1	6.57%	PAAA1196	Free vals + £500 cashback
	REM2	6.77%	PAAA1376	
	REM3	7.12%	PAAA1556	
	REM4	7.27%	PAAA1736	
	REM5	7.51%	PAAA1916	
3-year fixed	REM1	6.47%	PAAA1255	Free vals
	REM2	6.66%	PAAA1435	
	REM3	7.01%	PAAA1615	
	REM4	7.16%	PAAA1795	
	REM5	7.41%	PAAA1975	
	REM1	6.50%	PAAA1241	Free vals + £500 cashback
	REM2	6.70%	PAAA1421	
	REM3	7.04%	PAAA1601	
	REM4	7.19%	PAAA1781	
	REM5	7.44%	PAAA1961	
5-year fixed	REM1	6.32%	PAAA1300	Free vals
	REM2	6.52%	PAAA1480	
	REM3	6.87%	PAAA1660	
	REM4	7.02%	PAAA1840	
	REM5	7.27%	PAAA2020	
	REM1	6.34%	PAAA1286	Free vals + £500 cashback
	REM2	6.54%	PAAA1466	
	REM3	6.89%	PAAA1646	
	REM4	7.04%	PAAA1826	
	REM5	7.28%	PAAA2006	

Fee Saver loans from £125,000 to £2m				
£0 fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	7.13%	PAAA1175	Free vals
	REM2	7.33%	PAAA1355	
	REM3	7.59%	PAAA1535	
	REM4	7.76%	PAAA1715	
	REM5	8.11%	PAAA1895	
	REM1	7.40%	PAAA1170	Free vals + £500 cashback
	REM2	7.60%	PAAA1350	
	REM3	7.72%	PAAA1530	
	REM4	7.93%	PAAA1710	
	REM5	8.43%	PAAA1890	
2-year fixed	REM1	6.68%	PAAA1220	Free vals
	REM2	6.88%	PAAA1400	
	REM3	7.18%	PAAA1580	
	REM4	7.34%	PAAA1760	
	REM5	7.64%	PAAA1940	
	REM1	6.81%	PAAA1215	Free vals + £500 cashback
	REM2	7.01%	PAAA1395	
	REM3	7.25%	PAAA1575	
	REM4	7.43%	PAAA1755	
	REM5	7.80%	PAAA1935	
3-year fixed	REM1	6.57%	PAAA1265	Free vals
	REM2	6.77%	PAAA1445	
	REM3	7.09%	PAAA1625	
	REM4	7.24%	PAAA1805	
	REM5	7.52%	PAAA1985	
	REM1	6.66%	PAAA1260	Free vals + £500 cashback
	REM2	6.86%	PAAA1440	
	REM3	7.13%	PAAA1620	
	REM4	7.30%	PAAA1800	
	REM5	7.63%	PAAA1980	
5-year fixed	REM1	6.38%	PAAA1310	Free vals
	REM2	6.58%	PAAA1490	
	REM3	6.91%	PAAA1670	
	REM4	7.07%	PAAA1850	
	REM5	7.33%	PAAA2030	
	REM1	6.44%	PAAA1305	Free vals + £500 cashback
	REM2	6.64%	PAAA1485	
	REM3	6.94%	PAAA1665	
	REM4	7.10%	PAAA1845	
	REM5	7.39%	PAAA2025	

Low Rate loans from £25,001 to £2m				
1% fee				
Products	Score band	Rate	Product code	Incentives
1-year fixed	REM1	5.95%	PAAA1137	-
	REM2	6.15%	PAAA1317	
	REM3	6.50%	PAAA1497	
	REM4	6.65%	PAAA1677	
	REM5	6.89%	PAAA1857	
2-year fixed	REM1	6.09%	PAAA1182	-
	REM2	6.29%	PAAA1362	
	REM3	6.64%	PAAA1542	
	REM4	6.79%	PAAA1722	
	REM5	7.03%	PAAA1902	
3-year fixed	REM1	6.17%	PAAA1227	-
	REM2	6.37%	PAAA1407	
	REM3	6.72%	PAAA1587	
	REM4	6.87%	PAAA1767	
	REM5	7.11%	PAAA1947	
5-year fixed	REM1	6.15%	PAAA1272	-
	REM2	6.35%	PAAA1452	
	REM3	6.70%	PAAA1632	
	REM4	6.85%	PAAA1812	
	REM5	7.09%	PAAA1992	

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001
(unless otherwise specified)

Max loan size (unless otherwise specified):

- £5m up to **85% LTV**
- £3m up to **90% LTV**
- £2m up to **95% LTV**

Additional LTV restrictions:

Remortgages with Debt Consolidation:
max 90% LTV.

New Build – Purchase and Remortgage:
max 90% LTV.

Builder's incentive included in deposit:
max 85% LTV.

Active DMP: max 85% LTV.

Studio Flats: max 70% LTV.

Nine Elms area: max 55% LTV.

Minimum property value: £75,000

TERM.

Min: 5 years

Max: 40 years

REPAYMENT METHODS.

Capital repayment only.

APPLICANT.

Min age: 18 years.

Max age: 75 at end of term subject to intended retirement age.

Max number of applicants: 2.

Min income: £10,000 (primary applicant).

AUTOMATED VALUATIONS (AVMS).

Some cases may be eligible for an Automated Valuation Model (AVM), which means a physical inspection of the property may not be needed.

AVM criteria

Maximum property value: £750,000

Maximum LTV:

- Confidence Level A/B: up to 80% LTV
- Confidence Level A/B/C: up to 75% LTV

Not available for:

- Flats or leasehold properties
- New build or recently converted properties
- Commercial or semi-commercial properties
- Listed buildings
- Properties built before 1850
- Properties with non-standard features or complex valuations

If a property doesn't meet AVM criteria, a full physical valuation will be required.

AVM eligibility also depends on property type, value, LTV and our internal confidence level.

Retrospective quality checks are carried out on a sample of AVMs alongside ongoing model monitoring by the AVM provider.

OFFER VALIDITY.

Agreement in Principle (AIP):

Valid for 30 days from the date of credit search.

Mortgage offer:

Standard property: 3 months from offer date, plus up to 1 month extension.

New Build: 6 months from offer date, plus up to 1 month extension.

A new valuation will be needed if the existing one expires before completion.

ADVERSE CRITERIA.

All products have the same maximum adverse permitted, as outlined below.

Any defaults, CCJs or secured arrears in the 3 months before application will result in a decline.

Outer limits (beyond these = decline):

- **Defaults:** up to 5 in last 24 months
- **CCJs:** up to 3 in last 24 months
- **Secured arrears:** up to 1 in last 12 months; up to 3 in last 36 months
- **Unsecured arrears:** not counted but may affect the credit score.
- **Debt Management Plans (DMPs):**
 - Satisfied up to 95% LTV.
 - Active up to 85% LTV.
 - Active DMPs must have been running for at least 12 months with no missed payments.
 - If a DMP is to remain post completion, the payments will be included within the affordability calculation.
 - Debt Arrangement Schemes (DAS) are treated the same way.

All applications are subject to internal credit scoring.

FIRST-TIME BUYER (FTB).

A first-time buyer is an applicant/applicants who have never owned a residential property, and is purchasing a property to live in as their main residence.

HOME MOVER.

A home mover is an applicant who currently owns, or has previously owned, a residential property and is purchasing a new property to live in as their main residence. This may include applicants selling their existing property or retaining it, subject to lending criteria.

REMORTGAGE.

A remortgager is an applicant who already owns the property being mortgaged and is switching their existing mortgage to a new lender or product, with or without raising additional funds, without moving home.

BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable and linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR.

This means that the rate payable will never go below 0.00% plus the additional percentage rate.

VALUATION FEE SCALE.

Free valuations are available on products. Where a valuation fee applies, please refer to the table below.

Assessment fee: £49

AVM valuation fee: £15

Desktop valuation fees

Purchase price/estimated value	Fee (exc. VAT)
Up to and including £200,000	£150
£200,001 - £450,000	£200
£450,001 - £1,000,000	£250

Short-form valuation fees

Purchase price/estimated value up to	Valuation fee (inc. VAT)
£100,000	£175
£150,000	£200
£200,000	£225
£250,000	£250
£300,000	£275
£350,000	£300
£400,000	£325
£450,000	£350
£500,000	£375
£600,000	£485
£700,000	£585
£800,000	£650
£900,000	£710
£1,000,000	£825
£1,500,000	£1,225
£2,000,000	£1,625
£2,500,000	£1,925
£3,000,000	£2,225
£3,500,000	£2,725
£4,000,000	£3,125
£4,500,000	£3,425
£5,000,000	£3,725

Reinspection fee £72 (depending on your valuation this could be variable.)

Long-form valuation fees (£5m+)

For properties with a purchase price/estimated value greater than £5,000,000, individual quotes are obtained from valuers on the OSB VAS panel.

OTHER FEES.

The valuation fee payable will depend on the product selected, the type of valuation and the value of the property. These fees will be confirmed as part of the AIP decision.

Redemption administration fee: £21

All fees include VAT (where applicable).

PRECISE.

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format.

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