

Rate Guide

Retention products

Effective from 20 November 2024



Product Guide

Retentions Residential Product Range

20 November 2024

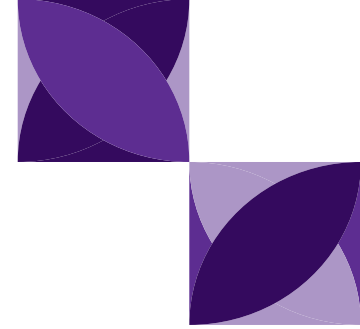
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.87%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1596
60%	4.57%	Fixed	5 years	None	SVR-1% (7.54%)	6.5%	3% for 5 years	None	No legals or fresh valuation* required	DR1597
75%	4.97%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1602
75%	4.77%	Fixed	5 years	None	SVR-1% (7.54%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1603
80%	5.59%	(SVR-2.95%)	2 years	None	SVR-1% (7.54%)	7.4%	2% for 2 years	None	No legals or fresh valuation* required	DR1385
80%	5.17%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1449
80%	4.87%	Fixed	5 years	None	SVR-1% (7.54%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1352
85%	5.27%	Fixed	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1606
85%	4.97%	Fixed	5 years	None	SVR-1% (7.54%)	6.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1607
90%	5.94%	(SVR-2.60%)	2 years	None	SVR-1% (7.54%)	7.2%	1% for 2 years	None	No legals or fresh valuation* required	DR1302
90%	5.47%	Fixed	2 years	None	SVR-1% (7.54%)	7.4%	2% for 2 years	None	No legals or fresh valuation* required	DR1521
90%	5.07%	Fixed	5 years	None	SVR-1% (7.54%)	6.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1522
95%	5.97%	Fixed	2 years	None	SVR-1% (7.54%)	7.5%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	7.54%	(SVR-1.0%)	Life of Loan	None	SVR-1% (7.54%)	7.8%	None	None	No legals or fresh valuation* required	DR0437b
95%	5.67%	Fixed	5 years	None	SVR-1% (7.54%)	7.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1659

Residential Further Advances										
80%	5.84%	(SVR-2.7%)	2 years	None	SVR-1%(7.54%)	7.2%	None	£180	None	DR1110
80%	5.57%	Fixed	5 years	None	SVR-1%(7.54%)	6.9%	3% for 5 years	£180	None	DR1445



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Crocus										
100%	BBR	BBR Linked	Life of Loan	None	N/A	N/A	N/A	None	None	CHL005
100%	BBR	BBR Linked	Life of Loan	None	N/A	N/A	N/A	None	None	CHL006
100%	6.24%	(SVR-2.3%)	3 years	None	SVR (8.54%)	7.6%	0.5% for 3 years	None	None	CHL001

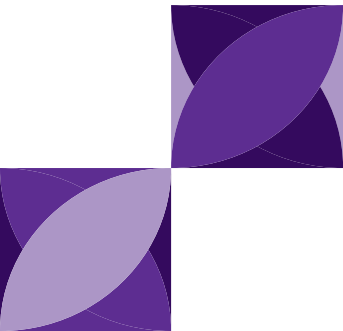




Retentions Buy to Let Product Range

20 November 2024

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	5.84%	(SVR-2.70%)	2 years	None	SVR (8.54%)	8.3%	2% for 2 years	None	No legals or fresh valuation required	DR1345
75%	5.67%	Fixed	5 years	None	SVR (8.54%)	7.6%	3% for 5 years	None	No legals or fresh valuation required	DR1347
80%	8.04%	(SVR-0.5%)	Life of Loan	None	N/A	8.4%	None	None	No legals or fresh valuation required	DR0438b
Expat BTL										
75%	5.84%	(SVR-2.70%)	2 years	None	SVR (8.54%)	8.3%	2% for 2 years	None	No legals or fresh valuation required	DR1355
75%	6.27%	Fixed	5 years	None	SVR (8.54%)	7.9%	3% for 5 years	None	No legals or fresh valuation required	DR1306
Limited Company BTL										
75%	5.84%	(SVR-2.70%)	2 years	None	SVR (8.54%)	8.3%	2% for 2 years	None	No legals or fresh valuation required	DR1354
75%	6.47%	Fixed	5 years	None	SVR (8.54%)	7.9%	3% for 5 years	None	No legals or fresh valuation required	DR1307
HMO Large										
65%	6.84%	(SVR-1.70%)	3 years	None	SVR (8.54%)	7.9%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693
HMO Small										
75%	6.54%	(SVR-2.00%)	3 years	None	SVR (8.54%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0967



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BTL Further Advances										
80%	5.84%	(SVR-2.70%)	2 years	None	SVR (8.54%)	8.3%	None	£200	None	DR1240
80%	5.87%	Fixed	5 years	None	SVR (8.54%)	7.7%	3% for 5 years	£200	None	DR1349
Limited Company BTL Further Advances										
80%	5.84%	(SVR-2.70%)	2 years	None	SVR (8.54%)	8.3%	None	£200	None	DR1242