

# 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
<b>Residential</b>										
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

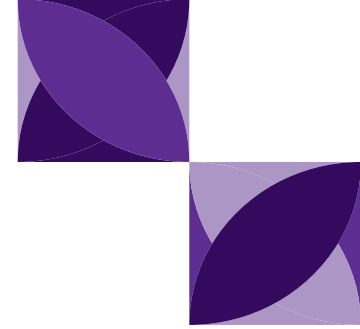
### Residential Further Advances

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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## 20 November 2024



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<b>Crocus</b>										
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

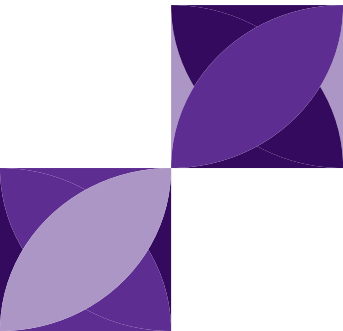




# Retentions Buy to Let Product Range

## 20 November 2024

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>BTL</b>										
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
<b>Expat BTL</b>										
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
<b>Limited Company BTL</b>										
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
<b>HMO Large</b>										
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
<b>HMO Small</b>										
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	DR0697



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Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
<b>BTL Further Advances</b>										
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
<b>Limited Company BTL Further Advances</b>										
80%	5.84%	(SVR-2.70%)	2 years	None	SVR (8.54%)	8.3%	None	£200	None	DR1242