

Rate Guide

Retention Products

Effective from 22 January 2025

Product Guide

Retentions Residential Product Range

22 January 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
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

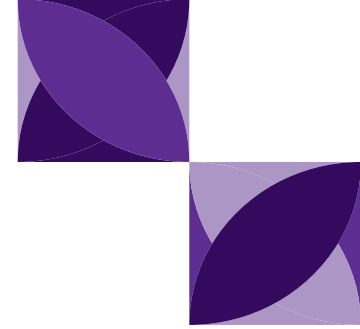
Residential Further Advances

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

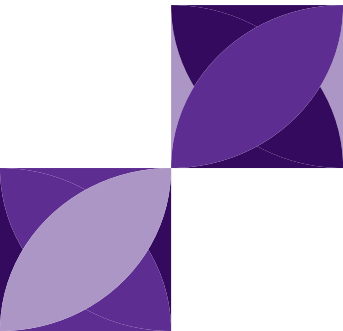




Retentions Buy to Let Product Range

22 January 2025

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	6.24%	(SVR-2.30%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1387
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%	6.44%	(SVR-2.10%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1418
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%	6.34%	(SVR-2.20%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1419
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	DR0697



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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