

Mortgage Rate Guide

TANDEM

Residential £500k to £5m

*For loans of £5m+, pricing is on a case-by-case basis.

Mortgage Product	Product Specifics	ERC
2 Year Fixed Rate 2.84%	Minimum 0.75% arrangement fee (1% for prefunded cases) Maximum LTV 60%	3% in Year 1 1% in Year 2 5% overpayment p.a. ERC-free
3 Year Fixed Rate 2.99%	Minimum 0.75% arrangement fee (1% for prefunded cases) Maximum LTV 60%	3% in Years 1 & 2 1% in Year 3 5% overpayment p.a. ERC-free
2 Year Tracker 2.94% (Base rate + 2.69%)	Minimum 0.75% arrangement fee (1% for prefunded cases) Maximum LTV 60%	ERC - free
*We apply a floor of 0.25% over Bank of England base rate.		
3 Year Tracker 3.14% (Base rate + 2.89%)	Minimum 0.75% arrangement fee (1% for prefunded cases) Maximum LTV 60%	ERC - free
*We apply a floor of 0.25% over Bank of England base rate.		

Foreign Income / Foreign Resident Mortgage £500k to £5m

*For loans of £5m+, pricing is on a case-by-case basis.

2 Year Fixed Rate 3.45%	Minimum 1% arrangement fee Maximum LTV 60%	3% in Year 1 1% in Year 2 5% overpayment p.a. ERC-free
3 year Fixed Rate 3.69%	Minimum 1% arrangement fee Maximum LTV 60%	3% in Years 1&2 1% in Year 3 5% overpayment p.a. ERC-free
2 Year Tracker 3.59% (Base rate + 3.34%)	Minimum 1% arrangement fee Maximum LTV 60%	ERC - free
*We apply a floor of 0.25% over Bank of England base rate.		
3 Year Tracker 3.80% (Base rate + 3.55%)	Minimum 1% arrangement fee Maximum LTV 60%	ERC - free
*We apply a floor of 0.25% over Bank of England base rate.		

Further criteria for all products

Standard Variable Rate for Residential mortgages applies at end of product term, currently 4.99% (subject to change)

If application is considered non-standard, pricing will be agreed on a case by case basis.

Acceptable Income Currencies – EUR,USD,CHF,SGD,AUD,NZD,CAD,HKD

Tracker rate mortgages will track the Bank of England Base Rate to a minimum of 0.25%.

Add 0.25% to arrangement fees for SPV

We're here to help by phone and email 9am-5pm weekdays, except Bank Holidays. Calls will be recorded for training and quality purposes.

If you need an alternative format, please call 0333 015 9877

Tandem Bank Limited is a company registered in England and Wales (company registration number 00955491) with its registered office address at 40 Bernard Street, London, WC1N 1LE. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204479.