

Residential up to £5m

Mortgage Product	Product Specifics	ERC
2 Year Fixed Rate 2.84%	No arrangement fee Maximum LTV 75% (65% for Interest-Only)	3% in Year 1 1% in Year 2 5% overpayment p.a. ERC-free
3 Year Fixed Rate 2.99%	No arrangement fee Maximum LTV 75% (65% for Interest-Only)	3% in Years 1 & 2 1% in Year 3 5% overpayment p.a. ERC-free
2 Year Tracker 2.94% (Base rate + 2.69%)	No arrangement fee Maximum LTV 75% (65% for Interest-Only)	ERC - free
*We apply a floor of 0.25% over Bank of England base rate.		
3 Year Tracker 3.14% (Base rate + 2.89%)	No arrangement fee Maximum LTV 75% (65% for Interest-Only)	ERC - free
*We apply a floor of 0.25% over Bank of England base rate.		

Foreign Income / Foreign Resident Mortgage

2 Year Fixed Rate 3.45%	Minimum 0.5% arrangement fee Maximum LTV 75% (65% for Interest-Only)	3% in Year 1 1% in Year 2 5% overpayment p.a. ERC-free
3 Year Fixed Rate 3.69%	Minimum 0.5% arrangement fee Maximum LTV 75% (65% for Interest-Only)	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 0.5% arrangement fee Maximum LTV 75% (65% for Interest-Only)	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 0.5% arrangement fee Maximum LTV 75% (65% for Interest-Only)	ERC-free
*We apply a floor of 0.25% over Bank of England base rate.		

Buy To Let up to £5m

2 Year Fixed Rate 3.99%	Minimum 0.5% arrangement fee Maximum LTV 65%	3% in Year 1 1% in Year 2 5% overpayment p.a. ERC-free
3 Year Fixed Rate 4.15%	Minimum 0.5% arrangement fee Maximum LTV 65%	3% in Years 1 & 2 1% in Year 3 5% overpayment p.a. ERC-free
2 Year Tracker 4.14% (Base rate + 3.89%)	Minimum 0.5% arrangement fee Maximum LTV 65%	ERC-free
*We apply a floor of 0.25% over Bank of England base rate.		
3 Year Tracker 4.29% (Base rate + 4.04%)	Minimum 0.5% arrangement fee Maximum LTV 65%	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)

Standard Variable Rate for Buy To Let mortgages applies at end of product term, currently 5.25% (subject to change)

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

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

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