

# Rate Guide

## Retention Products

Effective from 16 April 2025

# Product Guide

## Retentions Residential Product Range

16 April 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.67%	Fixed	2 years	None	SVR-1% (7.54%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1642
60%	4.47%	Fixed	5 years	None	SVR-1% (7.54%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1644
80%	5.79%	(SVR-2.75%)	2 years	None	SVR-1% (7.54%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1608
80%	4.97%	Fixed	2 years	None	SVR-1% (7.54%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1386
80%	4.67%	Fixed	5 years	None	SVR-1% (7.54%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1651
85%	5.17%	Fixed	2 years	None	SVR-1% (7.54%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1654
85%	4.87%	Fixed	5 years	None	SVR-1% (7.54%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1656
90%	6.24%	(SVR-2.30%)	2 years	None	SVR-1% (7.54%)	7.5%	1% for 2 years	None	No legals or fresh valuation* required	DR1353
90%	5.37%	Fixed	2 years	None	SVR-1% (7.54%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1661
90%	4.97%	Fixed	5 years	None	SVR-1% (7.54%)	6.4%	3% for 5 years	None	No legals or fresh valuation* required	DR1658
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	DR1692
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%	5.94%	(SVR-2.6%)	2 years	None	SVR-1%(7.54%)	7.4%	None	£180	None	DR1409
80%	5.57%	Fixed	5 years	None	SVR-1%(7.54%)	6.9%	3% for 5 years	£180	None	DR1445



## Retentions Residential Product Range

16 April 2025

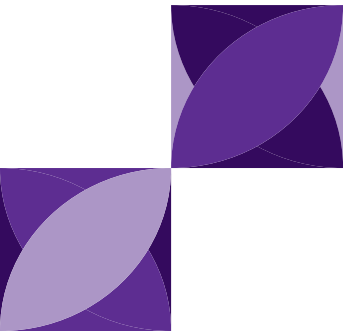
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Crocus										
100%	BBR	BBR Linked	Life of Loan	None	N/A	N/A	N/A	None	None	CHL005
100%	BBR	BBR Linked	Life of Loan	None	N/A	N/A	N/A	None	None	CHL006
95%	5.97%	Fixed	5 years	None	SVR (8.54%)	6.8%	3% for 5 years	None	None	CHL011
100%	6.24%	(SVR-2.3%)	3 years	None	SVR (8.54%)	7.6%	2% for 3 Years	None	None	CHL012



## Retentions Buy to Let Product Range

16 April 2025

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	6.39%	(SVR-2.15%)	2 years	None	SVR (8.54%)	8.4%	2% for 2 years	None	No legals or fresh valuation required	DR1690
75%	6.07%	Fixed	5 years	None	SVR (8.54%)	7.8%	3% for 5 years	None	No legals or fresh valuation required	DR1451
80%	8.04%	(SVR-0.5%)	Life of Loan	None	N/A	8.4%	None	None	No legals or fresh valuation required	DR1693
Expatriate BTL										
75%	6.59%	(SVR-1.95%)	2 years	None	SVR (8.54%)	8.5%	2% for 2 years	None	No legals or fresh valuation required	DR1688
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%	6.49%	(SVR-2.05%)	2 years	None	SVR (8.54%)	8.5%	2% for 2 years	None	No legals or fresh valuation required	DR1686
75%	6.17%	Fixed	5 years	None	SVR (8.54%)	7.8%	3% for 5 years	None	No legals or fresh valuation required	DR1420
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



## Retentions Buy to Let Product Range

16 April 2025

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL Further Advances										
80%	6.24%	(SVR-2.30%)	2 years	None	SVR (8.54%)	8.5%	None	£200	None	DR1410
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%	6.24%	(SVR-2.30%)	2 years	None	SVR (8.54%)	8.5%	None	£200	None	DR1411