

Rate Guide Retention Products

Effective from 25 June 2025





Product Guide

Retentions Residential Product Range 25 June 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% (7.29%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1642
60%	4.47%	Fixed	5 years	None	SVR-1% (7.29%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1644
80%	5.54%	(SVR-2.75%)	2 years	None	SVR-1% (7.29%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1608
80%	4.97%	Fixed	2 years	None	SVR-1% (7.29%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1386
80%	4.67%	Fixed	5 years	None	SVR-1% (7.29%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1651
85%	5.17%	Fixed	2 years	None	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1654
85%	4.87%	Fixed	5 years	None	SVR-1% (7.29%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1656
90%	5.99%	(SVR-2.30%)	2 years	None	SVR-1% (7.29%)	7.3%	1% for 2 years	None	No legals or fresh valuation* required	DR1353
90%	5.37%	Fixed	2 years	None	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1661
90%	4.97%	Fixed	5 years	None	SVR-1% (7.29%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1658
95%	7.29%	(SVR-1.0%)	Life of Loan	None	SVR-1% (7.29%)	7.6%	None	None	No legals or fresh valuation* required	DR1692
95%	5.97%	Fixed	2 years	None	SVR-1% (7.29%)	7.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	5.67%	Fixed	5 years	None	SVR-1% (7.29%)	6.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1659
Residential Further Advances										
80%	5.69%	(SVR-2.6%)	2 years	None	SVR-1% (7.29%)	7.2%	2% for 2 years	£180	None	DR1409
80%	5.57%	Fixed	5 years	None	SVR-1% (7.29%)	6.7%	3% for 5 years	£180	None	DR1445





Retentions Buy to Let Product Range 25 June 2025

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code	
BTL											
75%	6.14%	(SVR-2.15%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1690	
75%	5.97%	Fixed	2 years	None	SVR (8.29%)	8.1%	2% for 2 Years	None	No legals or fresh valuation required	DR1416	
75%	5.77%	Fixed	5 years	None	SVR (8.29%)	7.4%	3% for 5 years	None	No legals or fresh valuation required	DR1484	
80%	7.79%	(SVR-0.5%)	Life of Loan	None	N/A	8.1%	None	None	No legals or fresh valuation required	DR1693	
Expat BTL											
75% 75% 75%	6.34% 6.17% 5.97%	(SVR-1.95%) Fixed Fixed	2 years 2 years 5 years	None None None	SVR (8.29%) SVR (8.29%) SVR (8.29%)	8.2% 8.1% 7.5%	2% for 2 years 2% for 2 years 3% for 5 years	None None None	No legals or fresh valuation required No legals or fresh valuation required No legals or fresh valuation required	DR1688 DR1786 DR1452	
Limited	Company I	BTL									
75% 75% 75%	6.24% 6.07% 5.87%	(SVR-2.05%) Fixed Fixed	2 years 2 years 5 years	None None None	SVR (8.29%) SVR (8.29%) SVR (8.29%)	8.2% 8.1% 7.4%	2% for 2 years 2% for 2 Years 3% for 5 years	None None None	No legals or fresh valuation required No legals or fresh valuation required No legals or fresh valuation required	DR1686 DR1788 DR1453	
HMO Large											
65%	6.59%	(SVR-1.70%)	3 years	None	SVR (8.29%)	8.2%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693	
HMO Small											
75%	6.29%	(SVR-2.00%)	3 years	None	SVR (8.29%)	8.1%	0.5% for 3 years	None	No legals or fresh valuation required	DR0697	







Retentions Buy to Let Product Range 25 June 2025

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BTL Further Advances											
80%	5.99%	(SVR-2.30%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	£200	None	DR1410	
80%	5.87%	Fixed	5 years	None	SVR (8.29%)	7.6%	3% for 5 years	£200	None	DR1349	
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Limited Company BTL Further Advances											
80%	5.99%	(SVR-2.30%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	£200	None	DR1411	





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