

Rate Guide

Retention Products

Effective from 23 July 2025

Product Guide

Retentions Residential Product Range

23 July 2025



Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.37%	Fixed	2 years	None	SVR-1% (7.29%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1447
60%	4.27%	Fixed	5 years	None	SVR-1% (7.29%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1678
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%	4.67%	Fixed	2 years	None	SVR-1% (7.29%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1519
80%	4.47%	Fixed	5 years	None	SVR-1% (7.29%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1450
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

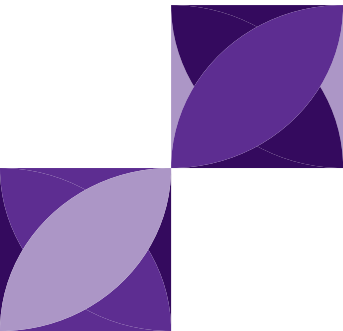




Retentions Buy to Let Product Range

23 July 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%	6.34%	(SVR-1.95%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1688
75%	6.17%	Fixed	2 years	None	SVR (8.29%)	8.1%	2% for 2 years	None	No legals or fresh valuation required	DR1786
75%	5.97%	Fixed	5 years	None	SVR (8.29%)	7.5%	3% for 5 years	None	No legals or fresh valuation required	DR1452
Limited Company BTL										
75%	6.24%	(SVR-2.05%)	2 years	None	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation required	DR1686
75%	6.07%	Fixed	2 years	None	SVR (8.29%)	8.1%	2% for 2 Years	None	No legals or fresh valuation required	DR1788
75%	5.87%	Fixed	5 years	None	SVR (8.29%)	7.4%	3% for 5 years	None	No legals or fresh valuation required	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



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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
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