

Rate Guide

Retention Products

Effective from 1 November 2025

Product Guide



Retentions Residential Product Range

1 November 2025

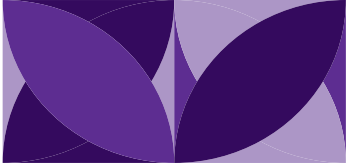
Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
60%	4.47%	Fixed	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR1677
60%	4.37%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1833
60%	4.37%	Fixed	5 years	None	SVR-1% (6.99%)	5.8%	3% for 5 years	None	No legals or fresh valuation* required	DR1753
60%	4.27%	Fixed	5 years	£999	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1835
80%	4.47%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1837
80%	4.37%	Fixed	5 years	£999	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1839
80%	5.24%	(SVR-2.75%)	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1608
80%	4.67%	Fixed	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR1519
80%	4.47%	Fixed	5 years	None	SVR-1% (6.99%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1450
85%	4.87%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1681
85%	4.67%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1843
85%	4.67%	Fixed	5 years	£999	SVR-1% (6.99%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1845
85%	4.77%	Fixed	5 years	None	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1682
90%	5.69%	(SVR-2.30%)	2 years	None	SVR-1% (6.99%)	7.0%	1% for 2 years	None	No legals or fresh valuation* required	DR1353
90%	4.87%	Fixed	2 years	£999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1847
90%	5.07%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1683
90%	4.77%	Fixed	5 years	£999	SVR-1% (6.99%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1849
90%	4.87%	Fixed	5 years	None	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1662
95%	5.97%	Fixed	2 years	None	SVR-1% (6.99%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	5.67%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1659
95%	6.99%	(SVR-1.00%)	Life Loan	None	N/A	7.2%	None	None	No legals or fresh valuation* required	DR1692
Residential Further Advances										
80%	5.39%	(SVR-2.6%)	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	None	DR1409
80%	5.57%	Fixed	5 years	None	SVR-1% (6.99%)	6.5%	3% for 5 years	None	None	DR1445



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Joint Borrower Sole Proprietor										
95%	5.77%	Fixed	2 years	None	SVR-1% (6.99%)	7.0%	2% for 2 years	None	No legals or fresh valuation required	DR1879
95%	5.67%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	No legals or fresh valuation required	DR1880
Owner Occupied Lending Into Retirement										
60%	5.49%	SVR -2.50%	3 years	None	SVR-1% (7.29%)	6.7%	2% for 3 years	None	None	DR1587





Retentions Buy to Let Product Range

1 November 2025

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	5.84%	(SVR-2.15%)	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required-	DR1690
75%	5.27%	Fixed	2 years	£1,999	SVR (7.99%)	8.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1856
75%	5.47%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR1787
75%	5.07%	Fixed	5 years	£1,999	SVR (7.99%)	7.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1858
75%	5.27%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1691
80%	7.49%	(SVR-0.5%)	Life of Loan	None	N/A	7.8%	None	None	No legals or fresh valuation* required	DR1693
Expat BTL										
75%	6.04%	(SVR-1.95%)	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR1688
75%	5.67%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR1785
75%	5.47%	Fixed	2 years	£1,999	SVR (7.99%)	8.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1863
75%	5.27%	Fixed	5 years	£1,999	SVR (7.99%)	7.3%	3% for 5 years	None	No legals or fresh valuation required	DR1865
75%	5.47%	Fixed	5 years	None	SVR (7.99%)	7.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1483
Limited Company BTL										
75%	5.94%	(SVR-2.05%)	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR1686
75%	5.57%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR1877
75%	5.37%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 Years	None	No legals or fresh valuation required	DR1687
75%	5.37%	Fixed	2 years	£1,999	SVR (7.99%)	8.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1819
75%	5.17%	Fixed	5 years	£1,999	SVR (7.99%)	7.2%	3% for 5 Years	None	No legals or fresh valuation* required	DR1821
HMO Large										
65%	6.29%	(SVR-1.70%)	3 years	None	SVR (7.99%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693
HMO Small										
75%	5.99%	(SVR-2.00%)	3 years	None	SVR (7.99%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0697



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BTL Further Advances										
80%	5.69%	(SVR-2.30%)	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	£200	None	DR1410
80%	5.87%	Fixed	5 years	None	SVR (7.99%)	7.4%	3% for 5 years	£200	None	DR1349
Limited Company BTL Further Advances										
80%	5.69%	(SVR-2.30%)	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	£200	None	DR1411