

Rate Guide

Retention Products

Effective from 10 September 2025

Product Guide



Retentions Residential Product Range

10 September 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% (7.29%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1677
60%	4.37%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1833
60%	4.37%	Fixed	5 years	None	SVR-1% (7.29%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1753
60%	4.27%	Fixed	5 years	£999	SVR-1% (7.29%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1835
80%	4.47%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1837
80%	4.37%	Fixed	5 years	£999	SVR-1% (7.29%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1839
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%	4.87%	Fixed	2 years	None	SVR-1% (7.29%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1681
85%	4.67%	Fixed	2 years	£999	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1843
85%	4.67%	Fixed	5 years	£999	SVR-1% (7.29%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1845
85%	4.77%	Fixed	5 years	None	SVR-1% (7.29%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1682
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%	4.87%	Fixed	2 years	£999	SVR-1% (7.29%)	7.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1847
90%	5.07%	Fixed	2 years	None	SVR-1% (7.29%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1683
90%	4.77%	Fixed	5 years	£999	SVR-1% (7.29%)	6.4%	3% for 5 years	None	No legals or fresh valuation* required	DR1849
90%	4.87%	Fixed	5 years	None	SVR-1% (7.29%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1662
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



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Joint Borrower Sole Proprietor										
95%	5.77%	Fixed	2 years	None	SVR-1% (7.29%)	7.1%	2% for 2 years	None	No legals or fresh valuation required	DR1879
95%	5.67%	Fixed	5 years	None	SVR-1% (7.29%)	6.6%	3% for 5 years	None	No legals or fresh valuation required	DR1880
Owner Occupied Lending Into Retirement										
60%	5.79%	SVR -2.50%	3 years	None	SVR-1% (7.29%)	7.1%	2% for 3 years	None	None	DR1587

Retentions Buy to Let Product Range

10 September 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%	5.27%	Fixed	2 years	£1,999	SVR (8.29%)	8.2%	2% for 2 years	None	No legals or fresh valuation* required	DR1856
75%	5.47%	Fixed	2 years	None	SVR (8.29%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR1787
75%	5.07%	Fixed	5 years	£1,999	SVR (8.29%)	7.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1858
75%	5.27%	Fixed	5 years	None	SVR (8.29%)	7.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1691
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%	5.67%	Fixed	2 years	None	SVR (8.29%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR1785
75%	5.47%	Fixed	2 years	£1,999	SVR (8.29%)	8.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1863
75%	5.27%	Fixed	5 years	£1,999	SVR (8.29%)	7.4%	3% for 5 years	None	No legals or fresh valuation required	DR1865
75%	5.47%	Fixed	5 years	None	SVR (8.29%)	7.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1483
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%	5.57%	Fixed	2 years	None	SVR (8.29%)	8.0%	2% for 2 years	None	No legals or fresh valuation required	DR1877
75%	5.37%	Fixed	5 years	None	SVR (8.29%)	7.2%	3% for 5 Years	None	No legals or fresh valuation required	DR1687
75%	5.37%	Fixed	2 years	£1,999	SVR (8.29%)	8.3%	2% for 2 years	None	No legals or fresh valuation* required	DR1819
75%	5.17%	Fixed	5 years	£1,999	SVR (8.29%)	7.4%	3% for 5 Years	None	No legals or fresh valuation* required	DR1821
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

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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