

Rate Guide

Retention Products

Effective from 28 January 2026

Product Guide



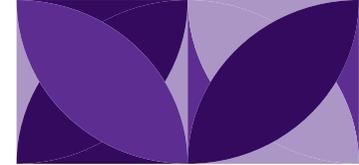
Retentions Residential Product Range

28 January 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
55%	3.99%	(SVR-4.00%)	2 years	None	SVR-1% (6.99%)	6.4%	2% for 2 years	None	No legals or fresh valuation* required	DR2046
60%	4.17%	Fixed	2 years	None	SVR-1% (6.99%)	6.5%	2% for 2 years	None	No legals or fresh valuation* required	DR1765
60%	4.07%	Fixed	2 years	£999	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR1915
60%	4.27%	Fixed	5 years	None	SVR-1% (6.99%)	5.7%	3% for 5 years	None	No legals or fresh valuation* required	DR1678
60%	4.17%	Fixed	5 years	£999	SVR-1% (6.99%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1836
80%	4.17%	Fixed	2 years	£999	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR2015
80%	4.27%	Fixed	5 years	£999	SVR-1% (6.99%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1840
80%	4.59%	(SVR-3.4%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2050
80%	4.37%	Fixed	2 years	None	SVR-1% (6.99%)	6.5%	2% for 2 years	None	No legals or fresh valuation* required	DR1650
80%	4.37%	Fixed	5 years	None	SVR-1% (6.99%)	5.8%	3% for 5 years	None	No legals or fresh valuation* required	DR1520
85%	4.57%	Fixed	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR1921
85%	4.37%	Fixed	2 years	£999	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR2017
85%	4.57%	Fixed	5 years	£999	SVR-1% (6.99%)	6.1%	3% for 5 years	None	No legals or fresh valuation* required	DR1846
85%	4.67%	Fixed	5 years	None	SVR-1% (6.99%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1770
90%	4.99%	(SVR-3.00%)	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR2051
90%	4.67%	Fixed	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR2019
90%	4.77%	Fixed	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR1923
90%	4.67%	Fixed	5 years	£999	SVR-1% (6.99%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1850
90%	4.77%	Fixed	5 years	None	SVR-1% (6.99%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1480
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



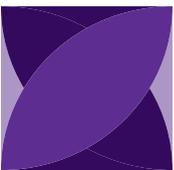
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Retentions Residential Product Range

28 January 2026

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Residential Further Advances										
80%	4.37%	Fixed	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	£180	None	DR2041
80%	5.39%	(SVR-2.6%)	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	£180	None	DR1409
80%	4.37%	Fixed	5 years	None	SVR-1% (6.99%)	5.9%	3% for 5 years	£180	None	DR1548
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

28 January 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
55%	4.79%	(SVR-3.20%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2059
75%	5.34%	(SVR-2.65%)	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1707
75%	4.97%	Fixed	2 years	£1,999	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2060
75%	5.17%	Fixed	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR1928
75%	4.77%	Fixed	5 years	£1,999	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2061
75%	4.97%	Fixed	5 years	None	SVR (7.99%)	6.8%	3% for 5 years	None	No legals or fresh valuation required	DR1929
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										
55%	4.99%	(SVR-3.00%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2056
75%	5.54%	(SVR-2.45%)	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1706
75%	5.37%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1927
75%	5.17%	Fixed	2 years	£1,999	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2057
75%	4.97%	Fixed	5 years	£1,999	SVR (7.99%)	7.1%	3% for 5 years	None	No legals or fresh valuation required	DR2058
75%	5.17%	Fixed	5 years	None	SVR (7.99%)	6.9%	3% for 5 years	None	No legals or fresh valuation required	DR1876
Limited Company BTL										
55%	4.89%	(SVR-3.10%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2052
75%	5.44%	(SVR-2.55%)	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1705
75%	5.37%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1925
75%	5.07%	Fixed	5 years	None	SVR (7.99%)	6.9%	3% for 5 Years	None	No legals or fresh valuation required	DR1926
75%	5.07%	Fixed	2 years	£1,999	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation* required	DR2054
75%	4.87%	Fixed	5 years	£1,999	SVR (7.99%)	7.0%	3% for 5 Years	None	No legals or fresh valuation* required	DR2055
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										
75%	5.17%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	£200	None	DR2043
75%	4.97%	Fixed	5 years	None	SVR (7.99%)	7.4%	2% for 2 years	£200	None	DR2044
80%	5.69%	(SVR-2.30%)	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	£200	None	DR1410
Limited Company BTL Further Advances										
75%	5.37%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	£200	None	DR2045
80%	5.69%	(SVR-2.30%)	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	£200	None	DR1411