

Rate Guide

Retention Products

Effective from 19 March 2026

Product Guide



Retentions Residential Product Range

19 March 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
55%	4.49%	(SVR-3.50%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2047
60%	4.57%	Fixed	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR1412
60%	4.57%	Fixed	5 years	None	SVR-1% (6.99%)	5.9%	3% for 5 years	None	No legals or fresh valuation* required	DR1597
80%	4.77%	Fixed	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR1477
80%	4.87%	Fixed	5 years	None	SVR-1% (6.99%)	6.0%	3% for 5 years	None	No legals or fresh valuation* required	DR1352
80%	4.59%	(SVR-3.40%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2050
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%	5.07%	Fixed	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR1683
90%	5.07%	Fixed	5 years	None	SVR-1% (6.99%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1522
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	£180	None	DR1409
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

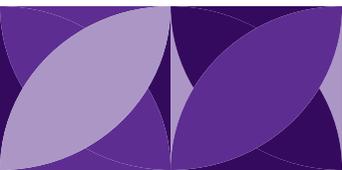




Retentions Buy to Let Product Range

19 March 2026

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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%	5.47%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1787
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										
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%	5.67%	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	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR1483
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%	5.57%	Fixed	2 years	None	SVR (7.99%)	7.7%	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
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
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