

Rate Guide

Retention Products

Effective from 27 May 2026



Saffron
Building Society

Product Guide



Retentions Residential Product Range

27 May 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%	5.17%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1869
60%	5.07%	Fixed	5 years	None	SVR-1% (6.99%)	6.2%	3% for 5 years	None	No legals or fresh valuation* required	DR1766
80%	5.47%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR1767
80%	5.37%	Fixed	5 years	None	SVR-1% (6.99%)	6.3%	3% for 5 years	None	No legals or fresh valuation* required	DR1652
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%	5.77%	Fixed	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR2074
90%	5.57%	Fixed	5 years	None	SVR-1% (6.99%)	6.4%	3% for 5 years	None	No legals or fresh valuation* required	DR1684
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
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





Retentions Buy to Let Product Range

27 May 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%	5.04%	(SVR-2.95%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2085
75%	5.37%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2146
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%	5.34%	(SVR-2.65%)	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2081
75%	5.57%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2142
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%	5.14%	(SVR-2.85%)	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2064
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%	5.27%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 Years	None	No legals or fresh valuation required	DR2139
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