

Rate Guide

Retention Products

Effective from 4 September 2026

Product Guide



Retentions Residential Product Range

4 September 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
55%	4.69%	(SVR-3.30%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2133
60%	5.37%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR2070
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%	4.99%	(SVR-3.00%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2135
90%	5.19%	(SVR-2.80%)	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR2136
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%	5.77%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1685
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

4 September 2026

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BTL										
55%	5.19%	(SVR-2.80%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2084
75%	5.29%	(SVR-2.70%)	2 years	£1,999	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR1860
75%	5.87%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2177
75%	5.97%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2147
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%	5.39%	(SVR-2.60%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2080
75%	5.59%	(SVR-2.40%)	2 years	£1,999	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1867
75%	6.07%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2181
75%	6.17%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 years	None	No legals or fresh valuation required	DR2143
Limited Company BTL										
55%	5.29%	(SVR-2.70%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2076
75%	5.39%	(SVR-2.60%)	2 years	£1,999	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1823
75%	5.97%	Fixed	2 years	None	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR2078
75%	6.07%	Fixed	5 years	None	SVR (7.99%)	7.0%	3% for 5 Years	None	No legals or fresh valuation required	DR2180
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