Rate Guide

Retention Products

Effective from 22 October 2026

Saffron Building Society

Product Guide

Retentions Residential Product Range

22 October 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%	5.47%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR2171
60%	5.57%	Fixed	5 years	None	SVR-1% (6.99%)	6.4%	3% for 5 years	None	No legals or fresh valuation* required	DR1870
75%	5.57%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1917
80%	5.77%	Fixed	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1871
80%	5.67%	Fixed	5 years	None	SVR-1% (6.99%)	6.5%	3% for 5 years	None	No legals or fresh valuation* required	DR1754
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
90%	5.87%	Fixed	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR2075
90%	5.87%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1924
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
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

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Retentions Buy to Let Product Range
22 October 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%	6.17%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR2287
75%	6.27%	Fixed	5 years	None	SVR (7.99%)	7.3%	3% for 5 years	None	No legals or fresh valuation required	DR2178
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%	6.37%	Fixed	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR2288
75%	6.47%	Fixed	5 years	None	SVR (7.99%)	7.5%	3% for 5 years	None	No legals or fresh valuation required	DR2182
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%	6.27%	Fixed	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR2138
75%	6.37%	Fixed	5 years	None	SVR (7.99%)	7.5%	3% for 5 Years	None	No legals or fresh valuation required	DR2204
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

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