

Product switch rate card.

Available for borrowers currently on SVR or with an existing deal expiring in the next three months.

Borrowers on an existing product may be offered different follow-on deals to those listed, depending on when their deal expires, and we may withdraw products at any time.

FOR INTERMEDIARY USE ONLY.

SVR currently 8.29%. Rates effective 17 February 2025.



Standard residential capital & interest.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	4.95%	24 months from start	£199	3% (within prod period)	22539
3yr	Fixed	4.89%	36 months from start	£199	3% (within prod period)	22540
5yr	Fixed	4.89%	60 months from start	£199	5% (within prod period)	22541
2yr	Discount (3.44% off SVR)	4.85%	24 months from start	£199	1% (within prod period)	21286

Standard residential interest only or part & part.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.15%	24 months from start	£199	3% (within prod period)	22542
3yr	Fixed	5.09%	36 months from start	£199	3% (within prod period)	22543
5yr	Fixed	5.09%	60 months from start	£199	5% (within prod period)	22544
2yr	Discount (3.24% off SVR)	5.05%	24 months from start	£199	1% (within prod period)	21287

Shared ownership.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.45%	24 months from start	£199	3% (within prod period)	22550
5yr	Fixed	5.35%	60 months from start	£199	5% (within prod period)	22551
2yr	Discount (2.84% off SVR)	5.45%	24 months from start	£199	1% (within prod period)	21292

Buy to let.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.45%	24 months from start	£199	3% (within prod period)	22552
5yr	Fixed	5.29%	60 months from start	£199	5% (within prod period)	22553
2yr	Discount (2.99% off SVR)	5.30%	24 months from start	£199	1% (within prod period)	21293

Holiday let.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.55%	24 months from start	£199	3% (within prod period)	22556
5yr	Fixed	5.39%	60 months from start	£199	5% (within prod period)	22560
2yr	Discount (2.90% off SVR)	5.39%	24 months from start	£199	1% (within prod period)	21295

Expat buy to let.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.59%	24 months from start	£199	3% (within prod period)	22554
5yr	Fixed	5.49%	60 months from start	£199	5% (within prod period)	22555
2yr	Discount (2.80% off SVR)	5.49%	24 months from start	£199	1% (within prod period)	21294

Expat residential.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.55%	24 months from start	£199	3% (within prod period)	22547
5yr	Fixed	5.49%	60 months from start	£199	5% (within prod period)	22548
2yr	Discount (2.84% off SVR)	5.45%	24 months from start	£199	1% (within prod period)	21290

Expat holiday let.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	5.89%	24 months from start	£199	3% (within prod period)	22558
5yr	Fixed	5.75%	60 months from start	£199	5% (within prod period)	22561
2yr	Discount (2.65% off SVR)	5.64%	24 months from start	£199	1% (within prod period)	21296

Self Build Retention Range

Avaliable for self build borrowers who have completed their build, obtaining an EPC rating of A or B.

Residential Captial & Interest Repayment.

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	4.70%	24 months from start	£199	3% (within prod period)	22545
2yr	Discount (3.69% off SVR)	4.60%	24 months from start	£199	1% (within prod period)	21288
Residenti	al Interest O	nly or Part	& Part.			

Term	Rate type	Current rate	End date	Fee	ERC	Product code
2yr	Fixed	4.90%	24 months from start	£199	3% (within prod period)	22546
2yr	Discount (3.49% off SVR)	4.80%	24 months from start	£199	1% (within prod period)	21289