

This guide is for use by professional intermediaries only
Rates valid 2 May 2014 – 7 May 2014

Products

What mortgage options are open to your clients?

Please ensure you refer to the current lending LTVs as borrowing limits and restrictions may apply.
 Products may not always be available up to the maximum LTV displayed below.

First Time Buyer (All Home Buyer New products are also available to First Time Buyers)						
Code	Initial rate	Term	Fee	LTV*	Max loan	
Fixed						
65228	1.94%	2 years	£499	60%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only (except Equity Share) • Minimum loan of £25k 						
65229	1.99%	2 years	£499	70%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only(except Equity Share) • Minimum loan of £25k 						
65307	2.39%	3 years	£499	60%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only(except Equity Share) • Minimum loan of £25k 						
65308	2.39%	3 years	£499	70%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only(except Equity Share) • Minimum loan of £25k 						
65230	2.54%	2 years	£499	75%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only(except Equity Share) • Minimum loan of £25k 						
65231	2.79%	2 years	£499	80%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only(except Equity Share) • Minimum loan of £25k 						
65309	2.94%	3 years	£499	75%	£1m	
Product features:						
<ul style="list-style-type: none"> • Reverts to standard mortgage rate - currently 3.99% (variable) • Available for purchase to first time buyers only(except Equity Share) • Minimum loan of £25k 						
65508	3.09%	5 years	£499	60%	£1m	
Product features:						

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65509 3.09% 5 years £499 70% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65310 3.19% 3 years £499 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65232 3.34% 2 years £499 85% £750k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65510 3.64% 5 years £499 75% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65311 3.74% 3 years £499 85% £750k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65511 3.89% 5 years £499 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65233 4.19% 2 years £499 90% £500k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65512 4.44% 5 years £499 85% £750k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65312 4.59% 3 years £499 90% £500k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only(except Equity Share)
- Minimum loan of £25k

65513	5.29%	5 years	£499	90%	£500k
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k 					
Tracker (linked to current BBR)					
65579	1.94% (BBR+1.44%)	2 years	£499	60%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					
65580	1.99% (BBR+1.49%)	2 years	£499	70%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					
65581	2.54% (BBR+2.04%)	2 years	£499	75%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					
65582	2.79% (BBR+2.29%)	2 years	£499	80%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					
65583	3.34% (BBR+2.84%)	2 years	£499	85%	£750k
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase to first time buyers only(except Equity Share) Minimum loan of £25k Switch and Fix option available 					

Home Buyer Existing					
Code	Initial rate	Term	Fee	LTV*	Max loan
Fixed					
65256	1.84%	2 years	£999	60%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k 					
65257	1.89%	2 years	£999	70%	£1m
Product features:					
<ul style="list-style-type: none"> Reverts to standard mortgage rate - currently 3.99% (variable) Available for purchase only (except Equity Share) Minimum loan of £5k 					

65653	2.24%	2 years	£99	60%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
65335	2.29%	3 years	£999	60%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65336	2.29%	3 years	£999	70%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65354	2.29%	2 years	£99	70%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
65258	2.44%	2 years	£999	75%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65735	2.59%	3 years	£99	60%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
65736	2.59%	3 years	£99	70%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
65259	2.69%	2 years	£999	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65337	2.84%	3 years	£999	75%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65655	2.84%	2 years	£99	75%	£2m
Product features:					

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65536 2.99% 5 years £999 60% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

65537 2.99% 5 years £999 70% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

65338 3.09% 3 years £999 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

65656 3.09% 2 years £99 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65737 3.14% 3 years £99 75% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65922 3.19% 5 years £99 60% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65923 3.19% 5 years £99 70% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65260 3.24% 2 years £999 85% £750k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

65738 3.39% 3 years £99 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65538	3.54%	5 years	£999	75%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65339	3.64%	3 years	£999	85%	£750k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65657	3.64%	2 years	£99	85%	£750k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
65924	3.74%	5 years	£99	75%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
65539	3.79%	5 years	£999	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65739	3.94%	3 years	£99	85%	£750k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
65925	3.99%	5 years	£99	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
65261	4.09%	2 years	£999	90%	£500k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65540	4.34%	5 years	£999	85%	£750k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65340	4.49%	3 years	£999	90%	£500k
Product features:					

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

65658 4.49% 2 years £99 90% £500k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65926 4.54% 5 years £99 85% £750k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65740 4.79% 3 years £99 90% £500k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65262 4.89% 2 years £999 95% £350k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

65541 5.19% 5 years £999 90% £500k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

65341 5.29% 3 years £999 95% £350k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £5k

65659 5.29% 2 years £99 95% £350k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65927 5.39% 5 years £99 90% £500k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65741 5.59% 3 years £99 95% £350k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £5k

65542	5.99%	5 years	£999	95%	£350k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
65928	6.19%	5 years	£99	95%	£350k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
Tracker (linked to current BBR)					
65589	1.84% (BBR+1.34%)	2 years	£999	60%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
•	Switch and Fix option available				
65590	1.89% (BBR+1.39%)	2 years	£999	70%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
•	Switch and Fix option available				
65972	2.24% (BBR+1.74%)	2 years	£99	60%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
•	Switch and Fix option available				
65973	2.29% (BBR+1.79%)	2 years	£99	70%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £5k				
•	Switch and Fix option available				
65591	2.44% (BBR+1.94%)	2 years	£999	75%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
•	Switch and Fix option available				
65592	2.69% (BBR+2.19%)	2 years	£999	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £5k				
•	Switch and Fix option available				
65974	2.84% (BBR+2.34%)	2 years	£99	75%	£2m
Product features:					

•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (including Equity Share)					
•	Minimum loan of £5k					
•	Switch and Fix option available					
65975	3.09% (BBR+2.59%)	2 years	£99	80%	£1m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (including Equity Share)					
•	Minimum loan of £5k					
•	Switch and Fix option available					
65593	3.24% (BBR+2.74%)	2 years	£999	85%	£750k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (except Equity Share)					
•	Minimum loan of £5k					
•	Switch and Fix option available					
65976	3.64% (BBR+3.14%)	2 years	£99	85%	£750k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (including Equity Share)					
•	Minimum loan of £5k					
•	Switch and Fix option available					

Home Buyer New						
Code	Initial rate	Term	Fee	LTV*	Max loan	
Fixed						
65242	1.94%	2 years	£999	60%	£1m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (except Equity Share)					
•	Minimum loan of £25k					
65243	1.99%	2 years	£999	70%	£1m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (except Equity Share)					
•	Minimum loan of £25k					
65637	2.34%	2 years	£99	60%	£2m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (including Equity Share)					
•	Minimum loan of £25k					
65321	2.39%	3 years	£999	60%	£1m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (except Equity Share)					
•	Minimum loan of £25k					
65322	2.39%	3 years	£999	70%	£1m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					

65324	3.19%	3 years	£999	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £25k				
65640	3.19%	2 years	£99	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
65721	3.24%	3 years	£99	75%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
65906	3.29%	5 years	£99	60%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
65907	3.29%	5 years	£99	70%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
65246	3.34%	2 years	£999	85%	£750k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £25k				
65722	3.49%	3 years	£99	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
65524	3.64%	5 years	£999	75%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £25k				
65325	3.74%	3 years	£999	85%	£750k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £25k				
65641	3.74%	2 years	£99	85%	£750k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				

- Available for purchase only (including Equity Share)
- Minimum loan of £25k

65908 **3.84%** **5 years** **£99** **75%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k

65525 **3.89%** **5 years** **£999** **80%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k

65723 **4.04%** **3 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k

65909 **4.09%** **5 years** **£99** **80%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k

65247 **4.19%** **2 years** **£999** **90%** **£500k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k

65526 **4.44%** **5 years** **£999** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k

65326 **4.59%** **3 years** **£999** **90%** **£500k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (except Equity Share)
- Minimum loan of £25k

65642 **4.59%** **2 years** **£99** **90%** **£500k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k

65910 **4.64%** **5 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only (including Equity Share)
- Minimum loan of £25k

65724	4.89%	3 years	£99	90%	£500k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
65527	5.29%	5 years	£999	90%	£500k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £25k				
65911	5.49%	5 years	£99	90%	£500k
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
Tracker (linked to current BBR)					
65584	1.94% (BBR+1.44%)	2 years	£999	60%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £25k				
•	Switch and Fix option available				
65585	1.99% (BBR+1.49%)	2 years	£999	70%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £25k				
•	Switch and Fix option available				
65967	2.34% (BBR+1.84%)	2 years	£99	60%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
•	Switch and Fix option available				
65968	2.39% (BBR+1.89%)	2 years	£99	70%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (including Equity Share)				
•	Minimum loan of £25k				
•	Switch and Fix option available				
65586	2.54% (BBR+2.04%)	2 years	£999	75%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				
•	Minimum loan of £25k				
•	Switch and Fix option available				
65587	2.79% (BBR+2.29%)	2 years	£999	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only (except Equity Share)				

•	Minimum loan of £25k					
•	Switch and Fix option available					
65969	2.94% (BBR+2.44%)	2 years	£99	75%	£2m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (including Equity Share)					
•	Minimum loan of £25k					
•	Switch and Fix option available					
65970	3.19% (BBR+2.69%)	2 years	£99	80%	£1m	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (including Equity Share)					
•	Minimum loan of £25k					
•	Switch and Fix option available					
65588	3.34% (BBR+2.84%)	2 years	£999	85%	£750k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (except Equity Share)					
•	Minimum loan of £25k					
•	Switch and Fix option available					
65971	3.74% (BBR+3.24%)	2 years	£99	85%	£750k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only (including Equity Share)					
•	Minimum loan of £25k					
•	Switch and Fix option available					

MI New Home						
Code	Initial rate	Term	Fee	LTV*	Max loan	
Fixed						
65661	4.54%	2 years	£99	95%	£250k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for Home Buyer Existing clients purchasing under MI New Home Scheme only					
•	Minimum loan of £5k					
65644	4.64%	2 years	£99	95%	£250k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only					
•	Minimum loan of £25k					
65743	4.64%	3 years	£99	95%	£250k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for Home Buyer Existing clients purchasing under MI New Home Scheme only					
•	Minimum loan of £5k					
65726	4.74%	3 years	£99	95%	£250k	
Product features:						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only					

only

- Minimum loan of £25k

65930 **4.94%** **5 years** **£99** **95%** **£250k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under MI New Home Scheme only
- Minimum loan of £5k

65913 **5.04%** **5 years** **£99** **95%** **£250k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only
- Minimum loan of £25k

NewBuy

Code	Initial rate	Term	Fee	LTV*	Max loan
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Fixed

65660 **4.54%** **2 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

65643 **4.64%** **2 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

65742 **4.64%** **3 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

65725 **4.74%** **3 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

65929 **4.94%** **5 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for Home Buyer Existing clients purchasing under NewBuy Scheme only
- Minimum loan of £5k

65912 **5.04%** **5 years** **£99** **95%** **£350k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only
- Minimum loan of £25k

Remortgage

Code	Initial rate	Term	Fee	LTV*	Max loan
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Fixed

65289†	1.94%	2 years	£999	60%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
65294†	1.94%	2 years	£999	60%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
65290†	1.99%	2 years	£999	70%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
65295†	1.99%	2 years	£999	70%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
65693†	2.34%	2 years	£99	60%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
65698†	2.34%	2 years	£99	60%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
65368†	2.39%	3 years	£999	60%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				

65369†	2.39%	3 years	£999	70%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
65373†	2.39%	3 years	£999	60%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
65374†	2.39%	3 years	£999	70%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
65694†	2.39%	2 years	£99	70%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
65699†	2.39%	2 years	£99	70%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
65291†	2.54%	2 years	£999	75%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
65296†	2.54%	2 years	£999	75%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
65770†	2.69%	3 years	£99	60%	£2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65771† **2.69%** **3 years** **£99** **70%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65775† **2.69%** **3 years** **£99** **60%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65776† **2.69%** **3 years** **£99** **70%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65292† **2.79%** **2 years** **£999** **80%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65297† **2.79%** **2 years** **£999** **80%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65370† **2.94%** **3 years** **£999** **75%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65375† **2.94%** **3 years** **£999** **75%** **£1m**

Product features:

- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65376† 3.19% 3 years £999 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65696† 3.19% 2 years £99 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65701† 3.19% 2 years £99 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65772† 3.24% 3 years £99 75% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65777† 3.24% 3 years £99 75% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65957† 3.29% 5 years £99 60% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65958† 3.29% 5 years £99 70% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only

- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65576† **3.64%** **5 years** **£999** **75%** **£1m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65372† **3.74%** **3 years** **£999** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65377† **3.74%** **3 years** **£999** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65697† **3.74%** **2 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65702† **3.74%** **2 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65959† **3.84%** **5 years** **£99** **75%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65964† **3.84%** **5 years** **£99** **75%** **£2m**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide

- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65572† 3.89% 5 years £999 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65577† 3.89% 5 years £999 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65774† 4.04% 3 years £99 85% £750k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65779† 4.04% 3 years £99 85% £750k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65960† 4.09% 5 years £99 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

65965† 4.09% 5 years £99 80% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

65573† 4.44% 5 years £999 85% £750k

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

65999† 2.34% (BBR+1.84%) 2 years £99 60% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

66004† 2.34% (BBR+1.84%) 2 years £99 60% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

66000† 2.39% (BBR+1.89%) 2 years £99 70% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

66005† 2.39% (BBR+1.89%) 2 years £99 70% £2m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

65613† 2.54% (BBR+1.94%) 2 years £999 75% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

65618† 2.54% (BBR+1.94%) 2 years £999 75% £1m

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

65614†	2.79% (BBR+2.29%)	2 years	£999	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
•	Switch and Fix option available				
65619†	2.79% (BBR+2.29%)	2 years	£999	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
•	Switch and Fix option available				
66001†	2.94% (BBR+2.44%)	2 years	£99	75%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
•	Switch and Fix option available				
66006†	2.94% (BBR+2.44%)	2 years	£99	75%	£2m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
•	Switch and Fix option available				
66002†	3.19% (BBR+2.69%)	2 years	£99	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	£250 Cashback				
•	Switch and Fix option available				
66007†	3.19% (BBR+2.69%)	2 years	£99	80%	£1m
Product features:					
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for remortgage only				
•	Minimum loan of £25k				
•	Cost of a standard valuation is covered by Nationwide				
•	Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide				
•	Switch and Fix option available				
65615†	3.34% (BBR+2.84%)	2 years	£999	85%	£750k
Product features:					

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

65620† **3.34% (BBR+2.84%)** **2 years** **£999** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

66003† **3.74% (BBR+3.24%)** **2 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

66008‡ **3.74% (BBR+3.24%)** **2 years** **£99** **85%** **£750k**

Product features:

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

Important Information

*Maximum LTV.

†Products where the cost of a standard valuation is covered by Nationwide.

‡Products where the cost of the standard legal fees are covered by Nationwide (using a Nationwide Conveyancer) and where the cost of a standard valuation is covered by Nationwide.

Nationwide will pay the legal fees in connection with a straight-forward remortgage of registered land. However, your client will need to pay all charges or fees relating to any non-standard work that a conveyancer carries out.

If the customer decides not to use the included legal service after reserving their product they must reserve a different product.

Key terms

Overall cost refers to overall cost for comparison

At the end of the deal period all fixed and tracker rate mortgages will revert back to our fully flexible Standard Mortgage Rate (SMR) mortgage - currently 3.99% (variable). The SMR has no upper limit or cap.

Fixed rates and tracker rates are limited offers and can be withdrawn at any time. The actual rate available will depend upon your client's circumstances.

Borrowing Limits

Borrowing limits apply, including:

Maximum loan size refers to the aggregate of all loans. Subject to criteria.

Tracker Rates

Tracker mortgages are linked to the Bank of England Base Rate (BBR).

If the Bank of England Base rate is 0.00% or less during the tracker period, the rate your client pays will be 0.00% **plus** the agreed set percentage above the Bank of England base rate. This means that the rate your client pays will never go below 0.00% plus the additional percentage rate of their tracker mortgage. This is known as the tracker floor.

Switch and Fix

All of our tracker products offer a Switch and Fix option - the ability to switch to one of our available fixed rate products from our Switch and Fix range at any time without paying an early repayment charge. The only fee payable is the product fee on the fixed rate product (if applicable). Conditions apply.

Product Fees

Product fees (non-refundable at completion) can be paid on application or can be added to the loan. If the fee is added to the loan, interest will be charged on it during the term of the mortgage.

Booking Fees

A non-refundable booking fee applies when reserving all products (including those without a product fee). This fee can not be added to the loan, and must be paid at reservation. Applications received without a booking fee will be returned or cancelled and no product will be reserved.

Please check the product information for details of the booking fee applicable to each product.

Additional Borrowing

Please note that subsequent additional borrowing applications cannot be accepted if less than 6 months have passed since the date of completion of the main loan.