

**This guide is for use by professional intermediaries only**  
**Rates valid 25 October 2013 – 23 January 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 or loan amounts displayed below.

<b>First Time Buyer</b> (All Home Buyer New products are also available to First Time Buyers)					
Code	Initial rate	Term	Fee	LTV*	Max loan
<b>Fixed</b>					
<b>58305</b>	<b>1.94%</b>	<b>2 years</b>	<b>£499</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58306</b>	<b>1.99%</b>	<b>2 years</b>	<b>£499</b>	<b>70%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58372</b>	<b>2.29%</b>	<b>3 years</b>	<b>£499</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58373</b>	<b>2.29%</b>	<b>3 years</b>	<b>£499</b>	<b>70%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58307</b>	<b>2.34%</b>	<b>2 years</b>	<b>£499</b>	<b>75%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58374</b>	<b>2.64%</b>	<b>3 years</b>	<b>£499</b>	<b>75%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58308</b>	<b>2.79%</b>	<b>2 years</b>	<b>£499</b>	<b>80%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58573</b>	<b>2.99%</b>	<b>5 years</b>	<b>£499</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					

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

**58574                      2.99%                      5 years                      £499                      70%                      £1m**

**Product features:**

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

**58375                      3.09%                      3 years                      £499                      80%                      £1m**

**Product features:**

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

**58309                      3.24%                      2 years                      £499                      85%                      £750k**

**Product features:**

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

**58575                      3.34%                      5 years                      £499                      75%                      £1m**

**Product features:**

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

**58376                      3.54%                      3 years                      £499                      85%                      £750k**

**Product features:**

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

**58576                      3.79%                      5 years                      £499                      80%                      £1m**

**Product features:**

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

**58310                      3.99%                      2 years                      £499                      90%                      £500k**

**Product features:**

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

**58577                      4.24%                      5 years                      £499                      85%                      £750k**

**Product features:**

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

**58377                      4.29%                      3 years                      £499                      90%                      £500k**

**Product features:**

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

**58578**                      **4.99%**                      **5 years**                      **£499**                      **90%**                      **£500k**

**Product features:**

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

**Tracker (linked to current BBR)**

**58644**                      **1.94% (BBR+1.44%)**                      **2 years**                      **£499**                      **60%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only
- Minimum loan of £25k
- Switch and Fix option available

**58645**                      **1.99% (BBR+1.49%)**                      **2 years**                      **£499**                      **70%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only
- Minimum loan of £25k
- Switch and Fix option available

**58684**                      **2.09% (BBR+1.59%)**                      **3 years**                      **£499**                      **60%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only
- Minimum loan of £25k
- Switch and Fix option available

**58685**                      **2.09% (BBR+1.59%)**                      **3 years**                      **£499**                      **70%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only
- Minimum loan of £25k
- Switch and Fix option available

**58646**                      **2.34% (BBR+1.84%)**                      **2 years**                      **£499**                      **75%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only
- Minimum loan of £25k
- Switch and Fix option available

**58686**                      **2.44% (BBR+1.94%)**                      **3 years**                      **£499**                      **75%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only
- Minimum loan of £25k
- Switch and Fix option available

**58647**                      **2.79% (BBR+2.29%)**                      **2 years**                      **£499**                      **80%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase to first time buyers only
- Minimum loan of £25k
- Switch and Fix option available

<b>58687</b>	<b>2.89% (BBR+2.39%)</b>	<b>3 years</b>	<b>£499</b>	<b>80%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> <li>Switch and Fix option available</li> </ul>					
<b>58648</b>	<b>3.24% (BBR+2.74%)</b>	<b>2 years</b>	<b>£499</b>	<b>85%</b>	<b>£750k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> <li>Switch and Fix option available</li> </ul>					
<b>58688</b>	<b>3.34% (BBR+2.84%)</b>	<b>3 years</b>	<b>£499</b>	<b>85%</b>	<b>£750k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase to first time buyers only</li> <li>Minimum loan of £25k</li> <li>Switch and Fix option available</li> </ul>					
□	□	□	□	□	□

<b>Home Buyer Existing</b>					
<b>Code</b>	<b>Initial rate</b>	<b>Term</b>	<b>Fee</b>	<b>LTV*</b>	<b>Max loan</b>
<b>Fixed</b>					
<b>58325</b>	<b>1.84%</b>	<b>2 years</b>	<b>£999</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £5k</li> </ul>					
<b>58326</b>	<b>1.89%</b>	<b>2 years</b>	<b>£999</b>	<b>70%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £5k</li> </ul>					
<b>58400</b>	<b>2.19%</b>	<b>3 years</b>	<b>£999</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £5k</li> </ul>					
<b>58401</b>	<b>2.19%</b>	<b>3 years</b>	<b>£999</b>	<b>70%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £5k</li> </ul>					
<b>58327</b>	<b>2.24%</b>	<b>2 years</b>	<b>£999</b>	<b>75%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £5k</li> </ul>					

**58747**                      **2.24%**                      **2 years**                      **£99**                      **60%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

**58750**                      **2.24%**                      **2 years**                      **£99**                      **60%**                      **£1m**

**Product features:**

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

**58748**                      **2.29%**                      **2 years**                      **£99**                      **70%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

**58751**                      **2.29%**                      **2 years**                      **£99**                      **70%**                      **£1m**

**Product features:**

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

**58837**                      **2.49%**                      **3 years**                      **£99**                      **60%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

**58838**                      **2.49%**                      **3 years**                      **£99**                      **70%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

**58840**                      **2.49%**                      **3 years**                      **£99**                      **60%**                      **£1m**

**Product features:**

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

**58841**                      **2.49%**                      **3 years**                      **£99**                      **70%**                      **£1m**

**Product features:**

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

**58402**                      **2.54%**                      **3 years**                      **£999**                      **75%**                      **£1m**

**Product features:**

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

**58749**                      **2.64%**                      **2 years**                      **£99**                      **75%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

**58752**                      **2.64%**                      **2 years**                      **£99**                      **75%**                      **£1m**

**Product features:**

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

**58328**                      **2.69%**                      **2 years**                      **£999**                      **80%**                      **£1m**

**Product features:**

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

**58839**                      **2.84%**                      **3 years**                      **£99**                      **75%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

**58842**                      **2.84%**                      **3 years**                      **£99**                      **75%**                      **£1m**

**Product features:**

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

**58601**                      **2.89%**                      **5 years**                      **£999**                      **60%**                      **£1m**

**Product features:**

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

**58602**                      **2.89%**                      **5 years**                      **£999**                      **70%**                      **£1m**

**Product features:**

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

**58403**                      **2.99%**                      **3 years**                      **£999**                      **80%**                      **£1m**

**Product features:**

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

**58753**                      **3.09%**                      **2 years**                      **£99**                      **80%**                      **£1m**

**Product features:**

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

**59048**                      **3.09%**                      **5 years**                      **£99**                      **60%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

**59049                      3.09%                      5 years                      £99                      70%                      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

**59051                      3.09%                      5 years                      £99                      60%                      £1m**

**Product features:**

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

**59052                      3.09%                      5 years                      £99                      70%                      £1m**

**Product features:**

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

**58329                      3.14%                      2 years                      £999                      85%                      £750k**

**Product features:**

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

**58603                      3.24%                      5 years                      £999                      75%                      £1m**

**Product features:**

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

**58843                      3.29%                      3 years                      £99                      80%                      £1m**

**Product features:**

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

**58404                      3.44%                      3 years                      £999                      85%                      £750k**

**Product features:**

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

**59050                      3.44%                      5 years                      £99                      75%                      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

**59053                      3.44%                      5 years                      £99                      75%                      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)

- Available for purchase only
- Minimum loan of £5k

**58754                      3.54%                      2 years                      £99                      85%                      £750k**

**Product features:**

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

**58604                      3.69%                      5 years                      £999                      80%                      £1m**

**Product features:**

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

**58844                      3.74%                      3 years                      £99                      85%                      £750k**

**Product features:**

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

**58330                      3.89%                      2 years                      £999                      90%                      £500k**

**Product features:**

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

**59054                      3.89%                      5 years                      £99                      80%                      £1m**

**Product features:**

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

**58605                      4.14%                      5 years                      £999                      85%                      £750k**

**Product features:**

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

**58405                      4.19%                      3 years                      £999                      90%                      £500k**

**Product features:**

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

**58755                      4.29%                      2 years                      £99                      90%                      £500k**

**Product features:**

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

**59055                      4.34%                      5 years                      £99                      85%                      £750k**

**Product features:**

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

**58845**                      **4.49%**                      **3 years**                      **£99**                      **90%**                      **£500k**

**Product features:**

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

**58606**                      **4.89%**                      **5 years**                      **£999**                      **90%**                      **£500k**

**Product features:**

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

**59056**                      **5.09%**                      **5 years**                      **£99**                      **90%**                      **£500k**

**Product features:**

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

**58406**                      **5.49%**                      **3 years**                      **£999**                      **95%**                      **£350k**

**Product features:**

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

**58846**                      **5.79%**                      **3 years**                      **£99**                      **95%**                      **£350k**

**Product features:**

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

**58607**                      **6.19%**                      **5 years**                      **£999**                      **95%**                      **£350k**

**Product features:**

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

**59057**                      **6.39%**                      **5 years**                      **£99**                      **95%**                      **£350k**

**Product features:**

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

**Tracker (linked to current BBR)**

**58654**                      **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
- Minimum loan of £5k
- Switch and Fix option available

**58655**                      **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
- Minimum loan of £5k
- Switch and Fix option available

**58694**      **1.99% (BBR+1.49%)**      **3 years**      **£999**      **60%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**58695**      **1.99% (BBR+1.49%)**      **3 years**      **£999**      **70%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**58656**      **2.24% (BBR+1.74%)**      **2 years**      **£999**      **75%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**59110**      **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
- Minimum loan of £1m
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59113**      **2.24% (BBR+1.74%)**      **2 years**      **£99**      **60%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**59111**      **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
- Minimum loan of £1m
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59114**      **2.29% (BBR+1.79%)**      **2 years**      **£99**      **70%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**59162**      **2.29% (BBR+1.79%)**      **3 years**      **£99**      **60%**      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Switch and Fix option available

- Loans above £2m considered on an individual basis

**59163      2.29% (BBR+1.79%)      3 years      £99      70%      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59165      2.29% (BBR+1.79%)      3 years      £99      60%      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**59166      2.29% (BBR+1.79%)      3 years      £99      70%      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**58696      2.34% (BBR+1.84%)      3 years      £999      75%      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**59112      2.64% (BBR+2.14%)      2 years      £99      75%      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Switch and Fix option available

**59115      2.64% (BBR+2.14%)      2 years      £99      75%      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £5k
- Switch and Fix option available

**59164      2.64% (BBR+2.14%)      3 years      £99      75%      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Switch and Fix option available

**59167      2.64% (BBR+2.14%)      3 years      £99      75%      £1m**

**Product features:**

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

•	Switch and Fix option available					
<b>58657</b>	<b>2.69% (BBR+2.19%)</b>	<b>2 years</b>	<b>£999</b>	<b>80%</b>	<b>£1m</b>	
<b>Product features:</b>						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £5k					
•	Switch and Fix option available					
<b>58697</b>	<b>2.79% (BBR+2.29%)</b>	<b>3 years</b>	<b>£999</b>	<b>80%</b>	<b>£1m</b>	
<b>Product features:</b>						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £5k					
•	Switch and Fix option available					
<b>59116</b>	<b>3.09% (BBR+2.59%)</b>	<b>2 years</b>	<b>£99</b>	<b>80%</b>	<b>£1m</b>	
<b>Product features:</b>						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £5k					
•	Switch and Fix option available					
<b>59168</b>	<b>3.09% (BBR+2.59%)</b>	<b>3 years</b>	<b>£99</b>	<b>80%</b>	<b>£1m</b>	
<b>Product features:</b>						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £5k					
•	Switch and Fix option available					
<b>58658</b>	<b>3.14% (BBR+2.64%)</b>	<b>2 years</b>	<b>£999</b>	<b>85%</b>	<b>£750k</b>	
<b>Product features:</b>						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £5k					
•	Switch and Fix option available					
<b>58698</b>	<b>3.24% (BBR+2.74%)</b>	<b>3 years</b>	<b>£999</b>	<b>85%</b>	<b>£750k</b>	
<b>Product features:</b>						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £5k					
•	Switch and Fix option available					
<b>59117</b>	<b>3.54% (BBR+3.04%)</b>	<b>2 years</b>	<b>£99</b>	<b>85%</b>	<b>£750k</b>	
<b>Product features:</b>						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £5k					
•	Switch and Fix option available					
<b>59169</b>	<b>3.54% (BBR+3.04%)</b>	<b>3 years</b>	<b>£99</b>	<b>85%</b>	<b>£750k</b>	
<b>Product features:</b>						
•	Reverts to standard mortgage rate - currently 3.99% (variable)					
•	Available for purchase only					
•	Minimum loan of £5k					
•	Switch and Fix option available					

Home Buyer New					
Code	Initial rate	Term	Fee	LTV*	Max loan
<b>Fixed</b>					
<b>58315</b>	<b>1.94%</b>	<b>2 years</b>	<b>£999</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58316</b>	<b>1.99%</b>	<b>2 years</b>	<b>£999</b>	<b>70%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58386</b>	<b>2.29%</b>	<b>3 years</b>	<b>£999</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58387</b>	<b>2.29%</b>	<b>3 years</b>	<b>£999</b>	<b>70%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58317</b>	<b>2.34%</b>	<b>2 years</b>	<b>£999</b>	<b>75%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58732</b>	<b>2.34%</b>	<b>2 years</b>	<b>£99</b>	<b>60%</b>	<b>£2m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £1m</li> <li>Loans above £2m considered on an individual basis</li> </ul>					
<b>58735</b>	<b>2.34%</b>	<b>2 years</b>	<b>£99</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £25k</li> </ul>					
<b>58733</b>	<b>2.39%</b>	<b>2 years</b>	<b>£99</b>	<b>70%</b>	<b>£2m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £1m</li> <li>Loans above £2m considered on an individual basis</li> </ul>					

<b>58736</b>	<b>2.39%</b>	<b>2 years</b>	<b>£99</b>	<b>70%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £25k</li> </ul>					
<b>58818</b>	<b>2.59%</b>	<b>3 years</b>	<b>£99</b>	<b>60%</b>	<b>£2m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £1m</li> <li>• Loans above £2m considered on an individual basis</li> </ul>					
<b>58819</b>	<b>2.59%</b>	<b>3 years</b>	<b>£99</b>	<b>70%</b>	<b>£2m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £1m</li> <li>• Loans above £2m considered on an individual basis</li> </ul>					
<b>58821</b>	<b>2.59%</b>	<b>3 years</b>	<b>£99</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £25k</li> </ul>					
<b>58822</b>	<b>2.59%</b>	<b>3 years</b>	<b>£99</b>	<b>70%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £25k</li> </ul>					
<b>58388</b>	<b>2.64%</b>	<b>3 years</b>	<b>£999</b>	<b>75%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £25k</li> </ul>					
<b>58734</b>	<b>2.74%</b>	<b>2 years</b>	<b>£99</b>	<b>75%</b>	<b>£2m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £1m</li> </ul>					
<b>58737</b>	<b>2.74%</b>	<b>2 years</b>	<b>£99</b>	<b>75%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £25k</li> </ul>					
<b>58318</b>	<b>2.79%</b>	<b>2 years</b>	<b>£999</b>	<b>80%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for purchase only</li> <li>• Minimum loan of £25k</li> </ul>					
<b>58820</b>	<b>2.94%</b>	<b>3 years</b>	<b>£99</b>	<b>75%</b>	<b>£2m</b>

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

**58823                      2.94%                      3 years                      £99                      75%                      £1m**

**Product features:**

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

**58587                      2.99%                      5 years                      £999                      60%                      £1m**

**Product features:**

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

**58588                      2.99%                      5 years                      £999                      70%                      £1m**

**Product features:**

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

**58389                      3.09%                      3 years                      £999                      80%                      £1m**

**Product features:**

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

**58738                      3.19%                      2 years                      £99                      80%                      £1m**

**Product features:**

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

**59029                      3.19%                      5 years                      £99                      60%                      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

**59030                      3.19%                      5 years                      £99                      70%                      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Loans above £2m considered on an individual basis

**59032                      3.19%                      5 years                      £99                      60%                      £1m**

**Product features:**

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

**59033                      3.19%                      5 years                      £99                      70%                      £1m**

**Product features:**

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

**58319                      3.24%                      2 years                      £999                      85%                      £750k**

**Product features:**

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

**58589                      3.34%                      5 years                      £999                      75%                      £1m**

**Product features:**

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

**58824                      3.39%                      3 years                      £99                      80%                      £1m**

**Product features:**

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

**58390                      3.54%                      3 years                      £999                      85%                      £750k**

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

**59031                      3.54%                      5 years                      £99                      75%                      £2m**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m

**59034                      3.54%                      5 years                      £99                      75%                      £1m**

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

**58739                      3.64%                      2 years                      £99                      85%                      £750k**

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

**58590                      3.79%                      5 years                      £999                      80%                      £1m**

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

**58825                      3.84%                      3 years                      £99                      85%                      £750k**

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

<b>58320</b>	<b>3.99%</b>	<b>2 years</b>	<b>£999</b>	<b>90%</b>	<b>£500k</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>59035</b>	<b>3.99%</b>	<b>5 years</b>	<b>£99</b>	<b>80%</b>	<b>£1m</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>58591</b>	<b>4.24%</b>	<b>5 years</b>	<b>£999</b>	<b>85%</b>	<b>£750k</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>58391</b>	<b>4.29%</b>	<b>3 years</b>	<b>£999</b>	<b>90%</b>	<b>£500k</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>58740</b>	<b>4.39%</b>	<b>2 years</b>	<b>£99</b>	<b>90%</b>	<b>£500k</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>59036</b>	<b>4.44%</b>	<b>5 years</b>	<b>£99</b>	<b>85%</b>	<b>£750k</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>58826</b>	<b>4.59%</b>	<b>3 years</b>	<b>£99</b>	<b>90%</b>	<b>£500k</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>58592</b>	<b>4.99%</b>	<b>5 years</b>	<b>£999</b>	<b>90%</b>	<b>£500k</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>59037</b>	<b>5.19%</b>	<b>5 years</b>	<b>£99</b>	<b>90%</b>	<b>£500k</b>
•	Reverts to standard mortgage rate - currently 3.99% (variable)				
•	Available for purchase only				
•	Minimum loan of £25k				
<b>Tracker (linked to current BBR)</b>					
<b>58649</b>	<b>1.94% (BBR+1.44%)</b>	<b>2 years</b>	<b>£999</b>	<b>60%</b>	<b>£1m</b>

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**58650      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
- Minimum loan of £25k
- Switch and Fix option available

**58689      2.09% (BBR+1.59%)      3 years      £999      60%      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**58690      2.09% (BBR+1.59%)      3 years      £999      70%      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**58651      2.34% (BBR+1.84%)      2 years      £999      75%      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**59102      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
- Minimum loan of £1m
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59105      2.34% (BBR+1.84%)      2 years      £99      60%      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**59103      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
- Minimum loan of £1m
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59106**      **2.39% (BBR+1.89%)**      **2 years**      **£99**      **70%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**59154**      **2.39% (BBR+1.89%)**      **3 years**      **£99**      **60%**      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59155**      **2.39% (BBR+1.89%)**      **3 years**      **£99**      **70%**      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59157**      **2.39% (BBR+1.89%)**      **3 years**      **£99**      **60%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**59158**      **2.39% (BBR+1.89%)**      **3 years**      **£99**      **70%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**58691**      **2.44% (BBR+1.94%)**      **3 years**      **£999**      **75%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

**59104**      **2.74% (BBR+2.24%)**      **2 years**      **£99**      **75%**      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Switch and Fix option available

**59107**      **2.74% (BBR+2.24%)**      **2 years**      **£99**      **75%**      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

<b>59156</b>	<b>2.74% (BBR+2.24%)</b>	<b>3 years</b>	<b>£99</b>	<b>75%</b>	<b>£2m</b>
--------------	--------------------------	----------------	------------	------------	------------

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £1m
- Switch and Fix option available

<b>59159</b>	<b>2.74% (BBR+2.24%)</b>	<b>3 years</b>	<b>£99</b>	<b>75%</b>	<b>£1m</b>
--------------	--------------------------	----------------	------------	------------	------------

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

<b>58652</b>	<b>2.79% (BBR+2.29%)</b>	<b>2 years</b>	<b>£999</b>	<b>80%</b>	<b>£1m</b>
--------------	--------------------------	----------------	-------------	------------	------------

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

<b>58692</b>	<b>2.89% (BBR+2.39%)</b>	<b>3 years</b>	<b>£999</b>	<b>80%</b>	<b>£1m</b>
--------------	--------------------------	----------------	-------------	------------	------------

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

<b>59108</b>	<b>3.19% (BBR+2.69%)</b>	<b>2 years</b>	<b>£99</b>	<b>80%</b>	<b>£1m</b>
--------------	--------------------------	----------------	------------	------------	------------

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

<b>59160</b>	<b>3.19% (BBR+2.69%)</b>	<b>3 years</b>	<b>£99</b>	<b>80%</b>	<b>£1m</b>
--------------	--------------------------	----------------	------------	------------	------------

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

<b>58653</b>	<b>3.24% (BBR+2.74%)</b>	<b>2 years</b>	<b>£999</b>	<b>85%</b>	<b>£750k</b>
--------------	--------------------------	----------------	-------------	------------	--------------

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

<b>58693</b>	<b>3.34% (BBR+2.84%)</b>	<b>3 years</b>	<b>£999</b>	<b>85%</b>	<b>£750k</b>
--------------	--------------------------	----------------	-------------	------------	--------------

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for purchase only
- Minimum loan of £25k
- Switch and Fix option available

<b>59109</b>	<b>3.64% (BBR+3.14%)</b>	<b>2 years</b>	<b>£99</b>	<b>85%</b>	<b>£750k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £25k</li> <li>Switch and Fix option available</li> </ul>					
<b>59161</b>	<b>3.64% (BBR+3.14%)</b>	<b>3 years</b>	<b>£99</b>	<b>85%</b>	<b>£750k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for purchase only</li> <li>Minimum loan of £25k</li> <li>Switch and Fix option available</li> </ul>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>MI New Home (Scotland only)</b>					
<b>Code</b>	<b>Initial rate</b>	<b>Term</b>	<b>Fee</b>	<b>LTV*</b>	<b>Max loan</b>
<b>Fixed</b>					
<b>58757</b>	<b>4.54%</b>	<b>2 years</b>	<b>£99</b>	<b>95%</b>	<b>£250k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for Home Buyer Existing clients purchasing under MI New Home Scheme only</li> <li>Minimum loan of £5k</li> <li>Maximum loan of £237,500</li> </ul>					
<b>58742</b>	<b>4.64%</b>	<b>2 years</b>	<b>£99</b>	<b>95%</b>	<b>£250k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only</li> <li>Minimum loan of £25k</li> <li>Maximum loan of £237,500</li> </ul>					
<b>58848</b>	<b>4.64%</b>	<b>3 years</b>	<b>£99</b>	<b>95%</b>	<b>£250k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for Home Buyer Existing clients purchasing under MI New Home Scheme only</li> <li>Minimum loan of £5k</li> <li>Maximum loan of £237,500</li> </ul>					
<b>58828</b>	<b>4.74%</b>	<b>3 years</b>	<b>£99</b>	<b>95%</b>	<b>£250k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for Home Buyer New clients (including First Time Buyers) purchasing under MI New Home Scheme only</li> <li>Minimum loan of £25k</li> <li>Maximum loan of £237,500</li> </ul>					
<b>59059</b>	<b>4.94%</b>	<b>5 years</b>	<b>£99</b>	<b>95%</b>	<b>£250k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>Available for Home Buyer Existing clients purchasing under MI New Home Scheme only</li> <li>Minimum loan of £5k</li> <li>Maximum loan of £237,500</li> </ul>					
<b>59039</b>	<b>5.04%</b>	<b>5 years</b>	<b>£99</b>	<b>95%</b>	<b>£250k</b>

**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
- Maximum loan of £237,500

**NewBuy**

Code	Initial rate	Term	Fee	LTV*	Max loan
<b>Fixed</b>					
<b>58756</b>	<b>4.54%</b>	<b>2 years</b>	<b>£99</b>	<b>95%</b>	<b>£350k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for Home Buyer Existing clients purchasing under NewBuy Scheme only</li> <li>• Minimum loan of £5k</li> </ul>					
<b>58741</b>	<b>4.64%</b>	<b>2 years</b>	<b>£99</b>	<b>95%</b>	<b>£350k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only</li> <li>• Minimum loan of £25k</li> </ul>					
<b>58847</b>	<b>4.64%</b>	<b>3 years</b>	<b>£99</b>	<b>95%</b>	<b>£350k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for Home Buyer Existing clients purchasing under NewBuy Scheme only</li> <li>• Minimum loan of £5k</li> </ul>					
<b>58827</b>	<b>4.74%</b>	<b>3 years</b>	<b>£99</b>	<b>95%</b>	<b>£350k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only</li> <li>• Minimum loan of £25k</li> </ul>					
<b>59058</b>	<b>4.94%</b>	<b>5 years</b>	<b>£99</b>	<b>95%</b>	<b>£350k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for Home Buyer Existing clients purchasing under NewBuy Scheme only</li> <li>• Minimum loan of £5k</li> </ul>					
<b>59038</b>	<b>5.04%</b>	<b>5 years</b>	<b>£99</b>	<b>95%</b>	<b>£350k</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for New Borrowers (including first time buyers) purchasing under NewBuy Scheme only</li> <li>• Minimum loan of £25k</li> </ul>					

**Remortgage**

Code	Initial rate	Term	Fee	LTV*	Max loan
<b>Fixed</b>					
<b>58354†</b>	<b>1.94%</b>	<b>2 years</b>	<b>£999</b>	<b>60%</b>	<b>£1m</b>
<b>Product features:</b>					
<ul style="list-style-type: none"> <li>• Reverts to standard mortgage rate - currently 3.99% (variable)</li> <li>• Available for remortgage only</li> </ul>					

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

**58359‡                      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

**58355‡                      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

**58360‡                      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

**58433‡                      2.29%                      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

**58434‡                      2.29%                      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

**58438‡                      2.29%                      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

**58439‡                      2.29%                      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

**58356†                      2.34%                      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

**58361‡                      2.34%                      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

**58786†                      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 £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Loans above £2m considered on an individual basis

**58789†                      2.34%                      2 years                      £99                      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

**58794‡                      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 £1m
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Loans above £2m considered on an individual basis

**58797‡                      2.34%                      2 years                      £99                      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

**58787†                      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 £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Loans above £2m considered on an individual basis

**58790†                      2.39%                      2 years                      £99                      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

**58795†                      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 £1m
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Loans above £2m considered on an individual basis

**58798†                      2.39%                      2 years                      £99                      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

**58875†                      2.59%                      3 years                      £99                      60%                      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Loans above £2m considered on an individual basis

**58876†                      2.59%                      3 years                      £99                      70%                      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Loans above £2m considered on an individual basis

**58878†                      2.59%                      3 years                      £99                      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

**58879†                      2.59%                      3 years                      £99                      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

**58883‡                    2.59%                    3 years                    £99                    60%                    £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Loans above £2m considered on an individual basis

**58884‡                    2.59%                    3 years                    £99                    70%                    £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Loans above £2m considered on an individual basis

**58886‡                    2.59%                    3 years                    £99                    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

**58887‡                    2.59%                    3 years                    £99                    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

**58435‡                    2.64%                    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

**58440‡                    2.64%                    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
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

**58788†**                      **2.74%**                      **2 years**                      **£99**                      **75%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

**58791†**                      **2.74%**                      **2 years**                      **£99**                      **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

**58796†**                      **2.74%**                      **2 years**                      **£99**                      **75%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

**58799†**                      **2.74%**                      **2 years**                      **£99**                      **75%**                      **£1m**

**Product features:**

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

**58357†**                      **2.79%**                      **2 years**                      **£999**                      **80%**                      **£1m**

**Product features:**

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

**58362†**                      **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

**58877†**                      **2.94%**                      **3 years**                      **£99**                      **75%**                      **£2m**

**Product features:**

- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

**2.94%**                      **3 years**                      **£99**                      **75%**                      **£1m**

- 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

**2.94%**                      **3 years**                      **£99**                      **75%**                      **£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
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

**58888†**                      **2.94%**                      **3 years**                      **£99**                      **75%**                      **£1m**

**Product features:**

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

**58634†**                      **2.99%**                      **5 years**                      **£999**                      **60%**                      **£1m**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- £250 Cashback

**2.99%**                      **5 years**                      **£999**                      **70%**                      **£1m**

**Product features:**

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

**58639†**                      **2.99%**                      **5 years**                      **£999**                      **60%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

**58640†**                      **2.99%**                      **5 years**                      **£999**                      **70%**                      **£1m**

**Product features:**

- 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

**3.09%**                      **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

**58441†                      3.09%                      3 years                      £999                      80%                      £1m**

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

**58792†                      3.19%                      2 years                      £99                      80%                      £1m**

**Product features:**

- Available for remortgage only
- Minimum loan of £25k
- £250 Cashback

**3.19%                      2 years                      £99                      80%                      £1m**

**Product features:**

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

**59086†                      3.19%                      5 years                      £99                      60%                      £2m**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Loans above £2m considered on an individual basis

**59087†                      3.19%                      5 years                      £99                      70%                      £2m**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- £250 Cashback

**59089†                      3.19%                      5 years                      £99                      60%                      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

**59090†                      3.19%                      5 years                      £99                      70%                      £1m**

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

**3.19%**                      **5 years**                      **£99**                      **60%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide

**59095‡**                      **3.19%**                      **5 years**                      **£99**                      **70%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Cost of a standard valuation is covered by Nationwide
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Loans above £2m considered on an individual basis

**3.19%**                      **5 years**                      **£99**                      **60%**                      **£1m**

- 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

**59098‡**                      **3.19%**                      **5 years**                      **£99**                      **70%**                      **£1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

**58358†**                      **3.24%**                      **2 years**                      **£999**                      **85%**                      **£750k**

**Product features:**

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

**3.24%**                      **2 years**                      **£999**                      **85%**                      **£750k**

- 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

**58636†**                      **3.34%**                      **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
- £250 Cashback

**58641†**                      **3.34%**                      **5 years**                      **£999**                      **75%**                      **£1m**

**Product features:**

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

**58881†**                      **3.39%**                      **3 years**                      **£99**                      **80%**                      **£1m**

**Product features:**

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

**58889†**                      **3.39%**                      **3 years**                      **£99**                      **80%**                      **£1m**

**Product features:**

- 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

**58437†**                      **3.54%**                      **3 years**                      **£999**                      **85%**                      **£750k**

- 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

**3.54%**                      **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

**3.54%**                      **5 years**                      **£99**                      **75%**                      **£2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback

**59091†**                      **3.54%**                      **5 years**                      **£99**                      **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

**59096‡                      3.54%                      5 years                      £99                      75%                      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide

**59099‡                      3.54%                      5 years                      £99                      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

**58793‡                      3.64%                      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

**58801‡                      3.64%                      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 standard legal fees (using a Nationwide Conveyancer) covered by Nationwide

**58637‡                      3.79%                      5 years                      £999                      80%                      £1m**

**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

**58642‡                      3.79%                      5 years                      £999                      80%                      £1m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- 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

**58882‡                      3.84%                      3 years                      £99                      85%                      £750k**

**Product features:**

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

**58890†                      3.84%                      3 years                      £99                      85%                      £750k**

- 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

**3.99%                      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

**59100†                      3.99%                      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

**58638†                      4.24%                      5 years                      £999                      85%                      £750k**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £25k
- £250 Cashback

**58643†                      4.24%                      5 years                      £999                      85%                      £750k**

**Product features:**

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

**59093†                      4.44%                      5 years                      £99                      85%                      £750k**

**Product features:**

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

**59101†                      4.44%                      5 years                      £99                      85%                      £750k**

**Product features:**

- 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

□

**Tracker (linked to current BBR)**

**58674†    1.94% (BBR+1.44%)    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
- Switch and Fix option available

**58679†    1.94% (BBR+1.44%)    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
- Switch and Fix option available

**58675†    1.99% (BBR+1.49%)    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
- Switch and Fix option available

**58680†    1.99% (BBR+1.49%)    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
- Switch and Fix option available

**58714†    2.09% (BBR+1.59%)    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
- Switch and Fix option available

**58715†    2.09% (BBR+1.59%)    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
- Switch and Fix option available

**58719†      2.09% (BBR+1.59%)      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
- Switch and Fix option available

**58720†      2.09% (BBR+1.59%)      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
- Switch and Fix option available

**58676†      2.34% (BBR+1.84%)      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

**58681†      2.34% (BBR+1.84%)      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

**59138†      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 £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59141†      2.34% (BBR+1.84%)      2 years      £99      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
- Switch and Fix option available

**59146‡**      **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 £1m
- 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
- Loans above £2m considered on an individual basis

**59149‡**      **2.34% (BBR+1.84%)**      **2 years**      **£99**      **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
- Switch and Fix option available

**59139‡**      **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 £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59142‡**      **2.39% (BBR+1.89%)**      **2 years**      **£99**      **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
- Switch and Fix option available

**59147‡**      **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 £1m
- 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
- Loans above £2m considered on an individual basis

**59150‡**      **2.39% (BBR+1.89%)**      **2 years**      **£99**      **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
- Switch and Fix option available

**59185†      2.39% (BBR+1.89%)      3 years      £99      60%      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59186†      2.39% (BBR+1.89%)      3 years      £99      70%      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available
- Loans above £2m considered on an individual basis

**59188†      2.39% (BBR+1.89%)      3 years      £99      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
- Switch and Fix option available

**59189†      2.39% (BBR+1.89%)      3 years      £99      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
- Switch and Fix option available

**59193‡      2.39% (BBR+1.89%)      3 years      £99      60%      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- 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
- Loans above £2m considered on an individual basis

**59194‡      2.39% (BBR+1.89%)      3 years      £99      70%      £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- 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

- Loans above £2m considered on an individual basis

**59196‡ 2.39% (BBR+1.89%) 3 years £99 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
- Switch and Fix option available

**59197‡ 2.39% (BBR+1.89%) 3 years £99 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
- Switch and Fix option available

**58716‡ 2.44% (BBR+1.94%) 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
- Switch and Fix option available

**58721‡ 2.44% (BBR+1.94%) 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
- Cost of standard legal fees (using a Nationwide Conveyancer) covered by Nationwide
- Switch and Fix option available

**59140‡ 2.74% (BBR+2.24%) 2 years £99 75% £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

**59143‡ 2.74% (BBR+2.24%) 2 years £99 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

**59148‡ 2.74% (BBR+2.24%) 2 years £99 75% £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- 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

**59151‡ 2.74% (BBR+2.24%) 2 years £99 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

**59187† 2.74% (BBR+2.24%) 3 years £99 75% £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- Cost of a standard valuation is covered by Nationwide
- £250 Cashback
- Switch and Fix option available

**59190† 2.74% (BBR+2.24%) 3 years £99 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

**59195‡ 2.74% (BBR+2.24%) 3 years £99 75% £2m**

**Product features:**

- Reverts to standard mortgage rate - currently 3.99% (variable)
- Available for remortgage only
- Minimum loan of £1m
- 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

**59198‡ 2.74% (BBR+2.24%) 3 years £99 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

**58677† 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

**58682‡**     **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

**58717‡**     **2.89% (BBR+2.39%)**     **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
- £250 Cashback
- Switch and Fix option available

**58722‡**     **2.89% (BBR+2.39%)**     **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
- Switch and Fix option available

**59144‡**     **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

**59152‡**     **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

**59191‡**     **3.19% (BBR+2.69%)**     **3 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

**59199‡      3.19% (BBR+2.69%)      3 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

**58678‡      3.24% (BBR+2.74%)      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

**58683‡      3.24% (BBR+2.74%)      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

**58718‡      3.34% (BBR+2.84%)      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
- Switch and Fix option available

**58723‡      3.34% (BBR+2.84%)      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
- Switch and Fix option available

**59145‡      3.64% (BBR+3.14%)      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

**59153‡      3.64% (BBR+3.14%)      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

**59192†      3.64% (BBR+3.14%)      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
- Switch and Fix option available

**59200‡      3.64% (BBR+3.14%)      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
- 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 offers a £250 cashback alternative if customers choose not to use our free legal service.

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). Each time the BBR changes, your client's rate will change in time for their next payment (within 30 days). Tracker mortgages allow your clients to take advantage of current low interest rates and are available over a range of mortgage terms.

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.

## Fixed rates

Fixed rates are a great way to help your client budget their payments and stay in control. Borrowers know exactly what their mortgage will cost every month.

- Fix your client's interest rate for a range of deal periods e.g. 2, 3 or 5 years
- Available with or without a product fee (non-refundable at completion)

## 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.