PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 407

Valid from 08.08.25

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Intermediary Exclusive Rates

Retrofit Boost Range

Residential Everyday Purchase & Remortgage Range

Key Features:

- £5k cashback Min Loan £100,000 - Max Loan £500,000
- £7k cashback Min Loan £125,000 - Max Loan £500,000
- £10k cashback Min Loan £200,000 - Max Loan £500,000
- Cashback must be used for eligible energy-efficient home improvements.
- Free Valuation for Purchase & Remortgage customers.

Product	Max LTV	Product Fee	Rate	Cashback
5 Year Fixed Rate	75%	£995	4.78%	£5,000
	85%	£995	4.93%	£5,000
5 Year Fixed Rate	75%	£995	4.97%	£7,000
	85%	£995	5.13%	£7,000
5 Year Fixed Rate	75%	£995	5.27%	£10,000
	85%	£995	5.42%	£10,000

BTL Everyday Purchase & Remortgage Range

Key Features:

- £5k cashback Min Loan £100,000 - Max Loan £500,000
- Cashback must be used for eligible energy-efficient home improvements.
- Free Valuation for Purchase & Remortgage customers.

Product	Max LTV	Product Fee	Rate	Cashback
5 Year Fixed Rate	75%	£1,995	4.93%	£5,000

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Intermediary Exclusive Rates

Own New Rate Reducer Range

Own New Fixed Rate Reducer Everyday Purchase Range: 5% Incentive

Key Features:

- A mortgage designed exclusively for new build customers, brought to you in partnership with Own New.
- 5% Builder's incentive is used to reduce the interest rate during the fixed rate incentive period.
- Only available to Own New accredited brokers. You can find out how to become accredited at https://ownnew.co.uk/for_brokers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£995	0.50%
	75%	£995	1.05%
	85%	£995	1.58%
	90%	£995	1.93%
5 Year Fixed Rate	60%	£995	2.70%
	75%	£995	3.02%
	85%	£995	3.32%
	90%	£995	3.43%

Own New Fixed Rate Reducer Everyday Purchase Range: 3% Incentive

Key Features:

- A mortgage designed exclusively for new build customers, brought to you in partnership with Own New.
- 3% Builder's incentive is used to reduce the interest rate during the fixed rate incentive period.
- Only available to Own New accredited brokers. You can find out how to become accredited at https://ownnew.co.uk/for_brokers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£995	1.87%
	75%	£995	2.34%
	85%	£995	2.71%
	90%	£995	3.01%
5 Year Fixed Rate	60%	£995	3.34%
	75%	£995	3.53%
	85%	£995	3.77%
	90%	£995	3.86%

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Intermediary Exclusive Rates

Residential Purchase Exclusives

Fix and Switch Everyday Purchase Range: 5 Year Fixed 2 Year ERC

Key Features:

- Fix and Switch offers your customers a 5 Year Fixed Rate mortgage with a 2 Year Early Repayment Charge (ERC). This means your customers get certainty for five years on their interest rate and monthly payments, but if interest rates go down, your customer can switch to another deal after two years without incurring an ERC.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate
5 Year Fixed Rate (2 Year ERC)	80%	£0	4.79%
	90%	£0	5.07%
	95%	£0	5.35%

Everyday Fixed Rate Purchase Range

Key Features:

- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	80%	£895	3.97%
		£0	4.23%
	90%	£0	4.51%
	95%	£0	4.93%
5 Year Fixed Rate	75%	£895	4.02%
		£0	4.13%
	80%	£895	4.09%
		£0	4.23%
	85%	£895	4.16%
	90%	£0	4.40%

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Everyday residential rates

Everyday Fixed Rate Purchase Range

Key Features:

- Free valuation for purchase customers (not available on porting cases).
- Free valuation (not available on porting cases) and £300 cashback for 2 & 5 year 95% LTV purchase customers.
- £0 fee products have a minimum loan size of £50,000.
- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	65%	£995	4.24%	4.22%
		£0	4.45%	-
	75%	£995	4.24%	4.22%
		£0	4.45%	4.43%
	85%	£995	4.39%	4.37%
		£0	4.59%	4.57%
	90%	£995	4.59%	4.57%
		£0	4.84%	4.82%
	95%	£0	5.04%	-
5 Year Fixed Rate	65%	£995	4.29%	4.27%
		£0	4.42%	-
	75%	£995	4.29%	4.27%
		£0	4.42%	4.40%
	85%	£995	4.44%	4.42%
		£0	4.54%	4.52%
	90%	£995	4.49%	4.47%
		£0	4.59%	4.57%
	95%	£0	4.89%	-
10 Year Fixed Rate	75%	£0	4.72%	-
	95%	£0	5.29%	-

Freedom to Fix residential rates

Everyday Tracker Rate Purchase Range

Key Features:

- Free valuation for purchase customers (not available on porting cases).
- Option to switch, ERC free, onto any fixed rate.
- Call 0345 601 0680 (option 1) to let us know which product transfer rate your customer would prefer.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£995	4.35% (BOE + 0.35%)
	75%	£995	4.42% (BOE + 0.42%)
	85%	£995	4.64% (BOE + 0.64%)

Valid from 08.08.25

Shared Ownership Mortgages

Exclusive Fix and Switch Everyday Purchase Range: 5 Year Fixed 2 Year ERC

Key Features:

• Fix and Switch offers your customers a 5 Year Fixed Rate mortgage with a 2 Year Early Repayment Charge (ERC). This means your customers get certainty for five years on their interest rate and monthly payments, but if interest rates go down, your customer can switch to another deal after two years without incurring an ERC.
• Free valuation for purchase customers (not available on porting cases).

Product	Max LTV	Product Fee	Rate
5 Year Fixed Rate (2 Year ERC)	85%	£0	4.84%
	90%	£0	5.02%
	95%	£0	5.41%

Everyday Fixed Rate Purchase Range

Key Features:

• Free valuation (not available on porting cases) and £200 cashback for purchase customers
• Available in England and Wales.
• Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B"

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	85%	£995	4.10%	4.08%
		£0	4.47%	4.45%
	90%	£995	4.33%	4.31%
		£0	4.53%	4.51%
	95%	£0	4.87%	4.85%
5 Year Fixed Rate	85%	£995	4.18%	4.16%
		£0	4.34%	4.32%
	90%	£995	4.29%	4.27%
		£0	4.39%	4.37%
	95%	£0	4.76%	4.74%

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Intermediary Exclusive Rates

Residential Remortgage Exclusives

Fix and Switch Everyday Remortgage Range: 5 Year Fixed 2 Year ERC

Key Features:

- Fix and Switch offers your customers a 5 Year Fixed Rate mortgage with a 2 Year Early Repayment Charge (ERC). This means your customers get certainty for five years on their interest rate and monthly payments, but if interest rates go down, your customer can switch to another deal after two years without incurring an ERC.
- Free valuation and standard legal work.

Product	Max LTV	Product Fee	Rate
5 Year Fixed Rate (2 Year ERC)	75%	£0	4.87%
	85%	£0	5.18%

Everyday Fixed Rate Remortgage Range

Key Features:

- Free valuation and standard legal work.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	75%	£995	3.99%
		£0	4.40%
5 Year Fixed Rate	75%	£995	4.01%
		£0	4.17%

VM40029v83 valid from 08.08.25

Valid from 08.08.25

Everyday residential rates

Everyday Fixed Rate Remortgage Range

Key Features:

• Free valuation and standard legal work.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	65%	£995	4.09%
		£0	4.43%
	75%	£995	4.19%
		£0	4.58%
	80%	£995	4.34%
		£0	4.74%
	85%	£995	4.39%
		£0	4.74%
	90%	£995	4.73%
		£0	4.99%
5 Year Fixed Rate	65%	£995	4.11%
		£0	4.24%
	75%	£995	4.16%
		£0	4.29%
	80%	£995	4.29%
		£0	4.49%
	85%	£995	4.29%
		£0	4.49%
	90%	£995	4.38%
		£0	4.67%
10 Year Fixed Rate	75%	£0	4.72%

Freedom to Fix residential rates

Everyday Tracker Rate Remortgage Range

Key Features:

• Free valuation and standard legal work.
• Option to switch, ERC free, onto any fixed rate.
• Call 0345 601 0680 (option 1), to let us know which product transfer rate your customer would prefer.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£995	4.35% (BOE + 0.35%)
	75%	£995	4.42% (BOE + 0.42%)
	85%	£995	4.64% (BOE + 0.64%)

VM40029v83 valid from 08.08.25

Valid from 08.08.25

Intermediary Exclusive Rates

BTL Exclusives

Fix and Switch Everyday Purchase and Remortgage Range: 5 Year Fixed 2 Year ERC

Key Features:

- Fix and Switch offers your customers a 5 Year Fixed Rate mortgage with a 2 Year Early Repayment Charge (ERC). This means your customers get certainty for five years on their interest rate and monthly payments, but if interest rates go down, your customer can switch to another deal after two years without incurring an ERC.
- Free valuation and £250 cashback for remortgage customers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate	Portfolio Rate
5 Year Fixed Rate (2 Year ERC)	60%	£0	4.80%	5.00%
	75%	£0	4.98%	5.18%

Everyday Fixed Rate Purchase and Remortgage Range

Key Features:

- Free valuation and standard legal work for remortgage customers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate	Portfolio Rate
2 Year Fixed Rate	60%	3%	2.98%*	3.18%
		1%	3.93%	4.13%
		£2,195	3.92%	4.12%
	75%	3%	3.14%*	3.34%
		1%	4.09%	4.29%
		£2,195	4.08%	4.28%
	80%	1%	4.99%	-
5 Year Fixed Rate	60%	3%	3.75%*	3.95%
		1%	4.04%	4.24%
		£2,195	3.99%	4.19%
	75%	3%	3.75%*	3.95%
		1%	4.24%	4.44%
		£2,195	4.17%	4.37%
	80%	1%	4.80%	-

* These product are also available with a free valuation and £300 cashback for remortgage customers.

VM40029v83 valid from 08.08.25

Valid from 08.08.25

Everyday Buy-to-Let rates

Everyday Fixed Rate Purchase and Remortgage Range

Key Features:

- Free valuation and choice of £300 cashback or free legals for remortgage customers.
- Free valuation for purchase customers (not available on porting cases).

Product	Max LTV	Product Fee	Rate	Portfolio Rate
2 Year Fixed Rate	60%	£995	4.26%	4.41%
	75%	£995	4.41%	4.56%
		£0	4.65%**	-
	80%	£995	5.09%*	-
5 Year Fixed Rate	60%	£995	4.16%	4.31%
	75%	£995	4.31%	4.46%
		£0	4.47%**	-
	80%	£995	4.84%*	-

* This product has a maximum loan size of £350,000.

** These products have a minimum loan size of £75,000.

Everyday Tracker Rate Purchase and Remortgage Range

Key Features:

- Free valuation and choice of £300 cashback or free legals for remortgage customers.
- Free valuation for purchase customers (not available on porting cases).

Product	Max LTV	Product Fee	Rate	Portfolio Rate
2 Year Tracker Rate	60%	£995	4.70% (BOE + 0.70%)	4.80% (BOE + 0.80%)
	75%	£995	5.10% (BOE + 0.60%)	5.20% (BOE + 0.70%)

VM40029v83 valid from 08.08.25

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Product Transfer

Residential, Shared Ownership and Help to Buy rates

Everyday Fixed Rate Product Transfer Range

Key Features:

- No valuation or legal fees.
- Products with an LTV of greater than 85% are not available with additional borrowing.
- Shared Ownership and Help To Buy - Customers must remain on captial and interest repayment.

Product	Max LTV	Product Fee	Rate
1 Year Fixed Rate	65%	£0	4.99%
	75%	£0	5.14%
	95%	£0	5.84%*
2 Year Fixed Rate	65%	£1,995	3.74%
		£995	3.84%
		£0	4.10%
	75%	£1,995	3.89%
		£995	3.99%
		£0	4.40%
	80%	£995	4.34%
		£0	4.74%
	85%	£995	4.39%
		£0	4.74%
	90%	£995	4.73%
		£0	4.99%
	95%	£0	5.34%*
3 Year Fixed Rate	65%	£995	3.84%
		£0	4.10%
	75%	£995	3.99%
		£0	4.40%
	85%	£995	4.39%
		£0	4.74%
	90%	£995	4.73%
		£0	4.99%
	95%	£0	5.34%*
5 Year Fixed Rate	65%	£1,995	3.78%
		£995	3.86%
		£0	4.05%
	75%	£1,995	3.93%
		£995	4.01%
		£0	4.17%
	80%	£995	4.24%
		£0	4.49%
	85%	£995	4.24%
		£0	4.49%
	90%	£995	4.38%
		£0	4.67%
	95%	£0	4.87%*
10 Year Fixed Rate	90%	£0	4.99%

* Also available to existing customers with LTV >95%

VM40029v83 valid from 08.08.25

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ERC Free residential rates

Everyday ERC Free Tracker Rate Product Transfer Range

Key Features:

- No valuation or legal fees.
- No Early Repayment Charge.
- Shared Ownership and Help To Buy - Customers must remain on captial and interest repayment.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	90%	£495	4.94% (BOE + 0.94%)

Freedom to Fix residential rates

Everyday Tracker Rate Product Transfer Range

Key Features:

- No valuation or legal fees.
- Option to switch, ERC free, onto any fixed rate.
- Call 0345 601 0680 (option 1), to let us know which product transfer rate your customer would prefer.
- Shared Ownership and Help To Buy - Customers must remain on captial and interest repayment.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£995	4.23% (BOE + 0.23%)
	75%	£995	4.37% (BOE + 0.37%)
	85%	£995	4.64% (BOE + 0.64%)

VM40029v83 valid from 08.08.25

Valid from 08.08.25

Everyday Buy-to-Let rates

Everyday Fixed Rate Product Transfer Range

Key Features:

- No valuation or legal fees.
- Products with an LTV of greater than 75% are not available with additional borrowing.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£3,995	3.77%
		£1,995	3.96%
		£995	4.26%
		£0	4.47%
	75%	£3,995	3.97%
		£1,995	4.18%
		£995	4.41%
		£0	4.65%
	80%	£995	5.01%
		£0	5.56%
	95%	£0	5.56%*
3 Year Fixed Rate	60%	£1,995	3.96%
		£0	4.47%
	75%	£1,995	4.18%
		£0	4.65%
	95%	£0	5.56%*
5 Year Fixed Rate	60%	£3,995	3.86%
		£1,995	3.96%
		£995	4.16%
		£0	4.31%
	75%	£3,995	4.11%
		£1,995	4.21%
		£995	4.31%
		£0	4.47%
	80%	£995	4.69%
		£0	5.26%
	95%	£0	5.32%*

* This product has a maximum loan size of £350,000.

Everyday Tracker Rate Product Transfer Range

Key Features:

- No valuation or legal fees

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	60%	£995	4.68% (BOE + 0.68%)
	75%	£995	5.10% (BOE + 1.10%)

Everyday ERC Free Tracker Rate Product Transfer Range

Key Features:

- No valuation or legal fees
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	75%	£995	5.20% (BOE + 1.20%)

Valid from 08.08.25

Early Repayment Charges

Fixed term	Early Repayment Charge
10 Years	8% until 01 November 2027
	7% until 01 November 2029
	6% until 01 November 2030
	5% until 01 November 2031
	4% until 01 November 2032
	3% until 01 November 2033
	2% until 01 November 2034
	1% until 01 November 2035
5 Years	5% until 01 November 2027
	4% until 01 November 2028
	3% until 01 November 2029
	2% until 01 November 2030
3 Years	3.5% until 01 November 2026
	2.5% until 01 November 2027
	2% until 01 November 2028
2 Years	2.5% until 01 November 2026
	1.5% until 01 November 2027
2 Years (Tracker)	0.5% until 01 November 2026
	0.25% until 01 November 2027
1 Year	1.5% until 01 November 2026

Everyday products: if a customer repays early, we base our charges on the outstanding loan balance. As long as their overpayments don't add up to 10% of the remaining balance per calendar year, we don't charge for them.

Flexible products: customers can make unlimited overpayments on Flexible products as long as they don't pay off the loan in full. If the full loan is repaid before the product matures, we base our charges on the original loan balance.

- You can switch your customer's previously selected product onto a new product from our current new business range as many times as needed prior to completion.
- For product transfers or new business submit the form held on the intermediary website.

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