

PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 413

Valid from 06.11.25

Valid from 06.11.25

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	4.52%	£5,000
	85%	£995	4.70%	£5,000
5 Year Fixed Rate	75%	£995	4.69%	£7,000
	85%	£995	4.87%	£7,000
5 Year Fixed Rate	75%	£995	4.94%	£10,000
	85%	£995	5.12%	£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	4.47%	£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	0.79%
	85%	£995	1.34%
	90%	£995	1.68%
5 Year Fixed Rate	60%	£995	2.50%
	75%	£995	2.82%
	85%	£995	3.15%
	90%	£995	3.34%

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	1.61%
	75%	£995	2.08%
	85%	£995	2.47%
	90%	£995	2.76%
5 Year Fixed Rate	60%	£995	3.14%
	75%	£995	3.33%
	85%	£995	3.60%
	90%	£995	3.77%

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Intermediary Exclusive Purchase Rates

Everyday Fixed Rate Purchase Range

Key Features:

- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	75%	£895	3.83%
		£0	4.03%
	80%	£895	3.93%
		£0	4.13%
	90%	£0	4.40%
5 Year Fixed Rate	75%	£895	3.99%
		£0	4.13%
	80%	£895	4.09%
		£0	4.17%
	85%	£895	4.17%
		£0	4.42%

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Everyday residential rates

Everyday Fixed Rate Purchase Range

Key Features:

- Free valuation for purchase customers.
- Free valuation 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%	£999	3.98%	3.96%
		£0	4.23%	-
	75%	£999	3.98%	3.96%
		£0	4.23%	4.21%
	85%	£999	4.15%	4.13%
		£0	4.39%	4.37%
	90%	£999	4.34%	4.32%
		£0	4.55%	4.53%
	95%	£0	4.87%	-
	65%	£999	4.09%	4.07%
		£0	4.28%	-
5 Year Fixed Rate	75%	£999	4.09%	4.07%
		£0	4.28%	4.26%
	85%	£999	4.27%	4.25%
		£0	4.35%	4.33%
	90%	£999	4.40%	4.38%
		£0	4.52%	4.50%
	95%	£0	4.82%	-
10 Year Fixed Rate	75%	£0	4.62%	-
	95%	£0	5.19%	-

Everyday ERC Free residential rates

Everyday ERC Free Tracker Rate Purchase Range

Key Features:

- Free valuation for purchase customers.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.29% (BOE + 0.29%)
		£0	4.99% (BOE + 0.99%)
	75%	£999	4.34% (BOE + 0.34%)
		£0	5.04% (BOE + 1.04%)
	80%	£999	4.54% (BOE + 0.54%)
		£0	5.09% (BOE + 1.09%)
	85%	£999	4.69% (BOE + 0.69%)
		£0	5.19% (BOE + 1.19%)

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Shared Ownership

Everyday Fixed Rate Purchase Range

Key Features:

- Free valuation 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%	£999	4.05%	4.03%
		£0	4.27%	4.25%
	90%	£999	4.32%	4.30%
		£0	4.51%	4.49%
	95%	£0	4.86%	4.84%
5 Year Fixed Rate	85%	£999	4.17%	4.15%
		£0	4.28%	4.26%
	90%	£999	4.28%	4.26%
		£0	4.38%	4.36%
	95%	£0	4.75%	4.73%

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Porting additional borrowing

Everyday residential rates

Everyday Fixed Rate Purchase Range

Key Features:

• 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%	£999	3.98%	3.96%
		£0	4.23%	-
	75%	£999	3.98%	3.96%
		£0	4.23%	4.21%
	85%	£999	4.15%	4.13%
		£0	4.39%	4.37%
	90%	£999	4.34%	4.32%
		£0	4.55%	4.53%
	95%	£0	4.87%	-
	65%	£999	4.09%	4.07%
		£0	4.28%	-
5 Year Fixed Rate	75%	£999	4.09%	4.07%
		£0	4.28%	4.26%
	85%	£999	4.27%	4.25%
		£0	4.35%	4.33%
	90%	£999	4.40%	4.38%
		£0	4.52%	4.50%
	95%	£0	4.82%	-
10 Year Fixed Rate	75%	£0	4.62%	-
	95%	£0	5.19%	-

Everyday ERC Free residential rates

Everyday ERC Free Tracker Rate Purchase Range

Key Features:

• No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.29% (BOE + 0.29%)
		£0	4.99% (BOE + 0.99%)
	75%	£999	4.34% (BOE + 0.34%)
		£0	5.04% (BOE + 1.04%)
	80%	£999	4.54% (BOE + 0.54%)
		£0	5.09% (BOE + 1.09%)
	85%	£999	4.69% (BOE + 0.69%)
		£0	5.19% (BOE + 1.19%)

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Porting additional borrowing Shared Ownership

Everyday Fixed Rate Purchase Range

Key Features:

- 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%	£999	4.05%	4.03%
		£0	4.27%	4.25%
	90%	£999	4.32%	4.30%
		£0	4.51%	4.49%
	95%	£0	4.86%	4.84%
5 Year Fixed Rate	85%	£999	4.17%	4.15%
		£0	4.28%	4.26%
	90%	£999	4.28%	4.26%
		£0	4.38%	4.36%
	95%	£0	4.75%	4.73%

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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%	£999	3.84%
		£0	4.18%
	75%	£999	3.93%
		£0	4.27%
	80%	£999	4.19%
		£0	4.50%
	85%	£999	4.24%
		£0	4.66%
	90%	£999	4.63%
		£0	4.99%
5 Year Fixed Rate	65%	£999	3.92%
		£0	4.09%
	75%	£999	3.97%
		£0	4.11%
	80%	£999	4.14%
		£0	4.34%
	85%	£999	4.14%
		£0	4.34%
	90%	£999	4.31%
		£0	4.49%
10 Year Fixed Rate	75%	£0	4.54%

Everyday ERC Free residential rates

Everyday ERC Free Tracker Rate Remortgage Range

Key Features:

- Free valuation and standard legal work.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.19% (BOE + 0.19%)
		£0	4.94% (BOE + 0.94%)
	75%	£999	4.29% (BOE + 0.29%)
		£0	4.94% (BOE + 0.94%)
	80%	£999	4.49% (BOE + 0.49%)
		£0	5.15% (BOE + 1.15%)
	85%	£999	4.54% (BOE + 0.54%)
		£0	5.15% (BOE + 1.15%)

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Intermediary Exclusive Buy-to-Let Rates

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%	2.83%*	3.03%	
		1%	3.97%	4.17%	
		£2,195	3.97%	4.17%	
	75%	3%	3.04%*	3.24%	
		1%	4.08%	4.28%	
		£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			4.04%	4.24%	
75%		3%	3.75%*	3.95%	
		1%	4.17%	4.37%	
		£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.

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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.

Product	Max LTV	Product Fee	Rate	Portfolio Rate
2 Year Fixed Rate	60%	£995	4.21%	4.36%
	75%	£995	4.36%	4.51%
		£0	4.60%**	-
	80%	£995	5.09%*	-
5 Year Fixed Rate	60%	£995	4.21%	4.36%
	75%	£995	4.31%	4.46%
		£0	4.49%**	-
	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.

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%)

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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 capital and interest repayment.
- Products with £1,999 fee have a minimum loan size - 2 year £200,000, 5 year £100,000

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	65%	£1,999	3.69%
		£999	3.79%
		£0	4.15%
	75%	£1,999	3.78%
		£999	3.88%
		£0	4.27%
	80%	£999	4.14%
		£0	4.50%
	85%	£999	4.19%
		£0	4.64%
	90%	£999	4.58%
		£0	4.79%
	95%	£0	5.34%*
3 Year Fixed Rate	65%	£999	3.92%
		£0	4.24%
	75%	£999	4.06%
		£0	4.38%
	85%	£999	4.23%
		£0	4.49%
	90%	£999	4.64%
		£0	4.83%
5 Year Fixed Rate	95%	£0	5.39%*
	65%	£1,999	3.76%
		£999	3.84%
		£0	4.09%
	75%	£1,999	3.84%
		£999	3.92%
		£0	4.11%
	80%	£999	4.09%
		£0	4.34%
	85%	£999	4.09%
		£0	4.34%
	90%	£999	4.26%
		£0	4.47%
	95%	£0	5.14%*
10 Year Fixed Rate	65%	£999	4.39%
		£0	4.49%
	75%	£999	4.39%
		£0	4.54%
	80%	£999	4.59%
		£0	4.84%
	85%	£999	4.59%
		£0	4.84%
	90%	£999	4.89%
		£0	5.09%

* Also available to existing customers with LTV >95%

Valid from 06.11.25

Product Transfer

Residential, Shared Ownership and Help to Buy rates

Everyday ERC Free Tracker 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 capital and interest repayment.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.14% (BOE + 0.14%)
		£0	4.89% (BOE + 0.89%)
	75%	£999	4.29% (BOE + 0.29%)
		£0	4.89% (BOE + 0.89%)
	80%	£999	4.39% (BOE + 0.39%)
		£0	5.07% (BOE + 1.07%)
	85%	£999	4.44% (BOE + 0.44%)
		£0	5.07% (BOE + 1.07%)
	90%	£999	4.89% (BOE + 0.89%)
		£0	5.07% (BOE + 1.07%)
	95%	£0	5.20%* (BOE + 1.20%)

* Also available to existing customers with LTV >95%

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Product Transfer 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	3.72%
		£1,995	3.91%
		£995	4.21%
		£0	4.42%
	75%	£3,995	3.92%
		£1,995	4.13%
		£995	4.36%
		£0	4.60%
	80%	£995	4.96%
		£0	5.51%
	95%	£0	5.51%*
3 Year Fixed Rate	60%	£1,995	3.91%
		£0	4.42%
	75%	£1,995	4.13%
		£0	4.60%
	95%	£0	5.51%*
5 Year Fixed Rate	60%	£3,995	3.81%
		£1,995	3.91%
		£995	4.11%
		£0	4.26%
	75%	£3,995	4.06%
		£1,995	4.16%
		£995	4.26%
		£0	4.44%
	80%	£995	4.64%
		£0	5.21%
	95%	£0	5.27%*

* Also available to existing customers with LTV >95%

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%)

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Early Repayment Charges

Fixed term	Early Repayment Charge
10 Years	8% until 01 February 2028
	7% until 01 February 2030
	6% until 01 February 2031
	5% until 01 February 2032
	4% until 01 February 2033
	3% until 01 February 2034
	2% until 01 February 2035
5 Years	1% until 01 February 2036
	5% until 01 February 2028
	4% until 01 February 2029
	3% until 01 February 2030
3 Years	2% until 01 February 2031
	3.5% until 01 February 2027
	2.5% until 01 February 2028
2 Years	2% until 01 February 2029
	2.5% until 01 February 2027
2 Years (Tracker)	1.5% until 01 February 2028
	0.5% until 01 February 2027
	0.25% until 01 February 2028

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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