

PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 419

Valid from 03.02.26

Valid from 03.02.26

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 | 3.87% | 3.85% |
| | | £0 | 4.06% | - |
| | 75% | £999 | 3.87% | 3.85% |
| | | £0 | 4.06% | 4.04% |
| | 80% | £999 | 3.87% | 3.85% |
| | | £0 | 4.06% | 4.04% |
| | 85% | £999 | 3.87% | 3.85% |
| | | £0 | 4.08% | 4.06% |
| | 90% | £999 | 4.18% | 4.16% |
| | | £0 | 4.34% | 4.32% |
| | 95% | £0 | 4.79% | - |
| | | 65% | £999 | 3.98% |
| 75% | £0 | | 4.09% | - |
| | 80% | £999 | 3.98% | 3.96% |
| 85% | | £0 | 4.09% | 4.07% |
| | 90% | £999 | 4.14% | 4.12% |
| 95% | | £0 | 4.22% | 4.20% |
| | 10 Year Fixed Rate | 75% | £999 | 4.14% |
| £0 | | | 4.22% | 4.20% |
| 90% | £999 | 4.30% | 4.28% | |
| | £0 | 4.46% | 4.44% | |
| 95% | £0 | 4.78% | - | |
| | 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 | 4.04% (BOE + 0.29%) |
| | | £0 | 4.74% (BOE + 0.99%) |
| | 75% | £999 | 4.09% (BOE + 0.34%) |
| | | £0 | 4.79% (BOE + 1.04%) |
| | 80% | £999 | 4.29% (BOE + 0.54%) |
| | | £0 | 4.84% (BOE + 1.09%) |
| | 85% | £999 | 4.44% (BOE + 0.69%) |
| | | £0 | 4.94% (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 | 3.87% | 3.85% |
| | | £0 | 4.08% | 4.06% |
| | 90% | £999 | 4.18% | 4.16% |
| | | £0 | 4.34% | 4.32% |
| | 95% | £0 | 4.79% | 4.77% |
| | | 5 Year Fixed Rate | 85% | £999 |
| £0 | 4.22% | | | 4.20% |
| 90% | £999 | | 4.30% | 4.28% |
| | £0 | | 4.46% | 4.44% |
| 95% | £0 | | 4.78% | 4.76% |

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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 | 3.87% | 3.85% |
| | | £0 | 4.06% | - |
| | 75% | £999 | 3.87% | 3.85% |
| | | £0 | 4.06% | 4.04% |
| | 80% | £999 | 3.87% | 3.85% |
| | | £0 | 4.06% | 4.04% |
| | 85% | £999 | 3.87% | 3.85% |
| | | £0 | 4.08% | 4.06% |
| | 90% | £999 | 4.18% | 4.16% |
| | | £0 | 4.34% | 4.32% |
| | 95% | £0 | 4.79% | - |
| | | 65% | £999 | 3.98% |
| | £0 | | 4.09% | - |
| | 5 Year Fixed Rate | 75% | £999 | 3.98% |
| £0 | | | 4.09% | 4.07% |
| 80% | | £999 | 4.14% | 4.12% |
| | | £0 | 4.22% | 4.20% |
| 85% | | £999 | 4.14% | 4.12% |
| | | £0 | 4.22% | 4.20% |
| 90% | | £999 | 4.30% | 4.28% |
| | | £0 | 4.46% | 4.44% |
| 95% | £0 | 4.78% | - | |
| | 75% | £0 | 4.62% | - |
| 10 Year Fixed Rate | | 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 | 4.04% (BOE + 0.29%) |
| | | £0 | 4.74% (BOE + 0.99%) |
| | 75% | £999 | 4.09% (BOE + 0.34%) |
| | | £0 | 4.79% (BOE + 1.04%) |
| | 80% | £999 | 4.29% (BOE + 0.54%) |
| | | £0 | 4.84% (BOE + 1.09%) |
| | 85% | £999 | 4.44% (BOE + 0.69%) |
| | | £0 | 4.94% (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 | 3.87% | 3.85% |
| | | £0 | 4.08% | 4.06% |
| | 90% | £999 | 4.18% | 4.16% |
| | | £0 | 4.34% | 4.32% |
| | 95% | £0 | 4.79% | 4.77% |
| | | 5 Year Fixed Rate | 85% | £999 |
| £0 | 4.22% | | | 4.20% |
| 90% | £999 | | 4.30% | 4.28% |
| | £0 | | 4.46% | 4.44% |
| 95% | £0 | | 4.78% | 4.76% |

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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 | 3.94% | |
| | | £0 | 4.29% | |
| | 80% | £999 | 4.13% | |
| | | £0 | 4.37% | |
| | 85% | £999 | 4.13% | |
| | | £0 | 4.49% | |
| | 90% | £999 | 4.56% | |
| | | £0 | 4.91% | |
| | 5 Year Fixed Rate | 65% | £999 | 3.94% |
| | | | £0 | 4.10% |
| 75% | | £999 | 4.04% | |
| | | £0 | 4.23% | |
| 80% | | £999 | 4.14% | |
| | | £0 | 4.25% | |
| 85% | | £999 | 4.14% | |
| | | £0 | 4.25% | |
| 90% | | £999 | 4.28% | |
| | | £0 | 4.46% | |
| 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 | 3.94% (BOE + 0.19%) |
| | | £0 | 4.69% (BOE + 0.94%) |
| | 75% | £999 | 4.04% (BOE + 0.29%) |
| | | £0 | 4.69% (BOE + 0.94%) |
| | 80% | £999 | 4.24% (BOE + 0.49%) |
| | | £0 | 4.90% (BOE + 1.15%) |
| | 85% | £999 | 4.29% (BOE + 0.54%) |
| | | £0 | 4.90% (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% | 2.79%* | 2.99% | |
| | | 1% | 3.89% | 4.09% | |
| | | £2,195 | 3.87% | 4.07% | |
| | 75% | 3% | 2.87%* | 3.07% | |
| | | 1% | 3.97% | 4.17% | |
| | | £2,195 | 3.87% | 4.07% | |
| | 80% | 1% | 4.99% | - | |
| | 5 Year Fixed Rate | 60% | 3% | 3.59%* | 3.79% |
| | | | 1% | 4.04% | 4.24% |
| £2,195 | | | 4.04% | 4.24% | |
| 75% | | 3% | 3.67%* | 3.87% | |
| | | 1% | 4.14% | 4.34% | |
| | | £2,195 | 4.10% | 4.30% | |
| 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% |
| | 80% | £0 | 4.60%** | - |
| 5 Year Fixed Rate | 60% | £995 | 5.09%* | - |
| | 60% | £995 | 4.21% | 4.36% |
| | 75% | £995 | 4.31% | 4.46% |
| | 80% | £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 | 4.45% (BOE + 0.70%) | 4.55% (BOE + 0.80%) |
| | 75% | £995 | 4.85% (BOE + 1.10%) | 4.95% (BOE + 1.20%) |

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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 | 3.58% | |
| | | £999 | 3.68% | |
| | | £0 | 3.99% | |
| | 75% | £1,999 | 3.68% | |
| | | £999 | 3.78% | |
| | | £0 | 4.08% | |
| | 80% | £999 | 4.08% | |
| | | £0 | 4.37% | |
| | | 85% | £999 | 4.08% |
| | | | £0 | 4.44% |
| | | | 90% | £999 |
| | £0 | 4.74% | | |
| 3 Year Fixed Rate | 65% | £999 | 3.80% | |
| | | £0 | 4.15% | |
| | | 75% | £999 | 3.89% |
| | £0 | | 4.19% | |
| | 85% | £999 | 4.16% | |
| | | £0 | 4.35% | |
| | | 90% | £999 | 4.54% |
| | £0 | | 4.73% | |
| | 95% | | £0 | 5.39%* |
| | 5 Year Fixed Rate | 65% | £1,999 | 3.71% |
| | | | £999 | 3.79% |
| | | | £0 | 3.95% |
| 75% | | £1,999 | 3.81% | |
| | | £999 | 3.89% | |
| | | £0 | 4.02% | |
| 80% | | £999 | 4.05% | |
| | | £0 | 4.25% | |
| | | 85% | £999 | 4.05% |
| £0 | | | 4.25% | |
| 90% | | | £999 | 4.23% |
| | | £0 | 4.46% | |
| 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%

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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 | 3.89% (BOE + 0.14%) |
| | | £0 | 4.64% (BOE + 0.89%) |
| | 75% | £999 | 4.04% (BOE + 0.29%) |
| | | £0 | 4.64% (BOE + 0.89%) |
| | 80% | £999 | 4.14% (BOE + 0.39%) |
| | | £0 | 4.82% (BOE + 1.07%) |
| | 85% | £999 | 4.19% (BOE + 0.44%) |
| | | £0 | 4.82% (BOE + 1.07%) |
| | 90% | £999 | 4.64% (BOE + 0.89%) |
| | | £0 | 4.82% (BOE + 1.07%) |
| | 95% | £0 | 4.95%* (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 | 3.54% | |
| | | £1,495 | 3.84% | |
| | | £0 | 4.25% | |
| | 75% | £3,995 | 3.59% | |
| | | £1,495 | 3.94% | |
| | | £0 | 4.35% | |
| | 80% | £1,495 | 4.84% | |
| | | £0 | 5.24% | |
| | | £0 | 5.54%* | |
| | 3 Year Fixed Rate | 60% | £1,495 | 3.89% |
| | | | £0 | 4.19% |
| | | 75% | £1,495 | 4.04% |
| 5 Year Fixed Rate | 60% | £3,995 | 3.89% | |
| | | £1,495 | 4.04% | |
| | | £0 | 4.14% | |
| | 75% | £3,995 | 3.94% | |
| | | £1,495 | 4.14% | |
| | | £0 | 4.29% | |
| | 80% | £1,495 | 5.04% | |
| | | £0 | 5.19% | |
| | | £0 | 5.34%* | |

* 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 | 4.43% (BOE + 0.68%) |
| | 75% | £995 | 4.85% (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 | 4.95% (BOE + 1.20%) |

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Early Repayment Charges

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