

# PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 420

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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	3.82%	3.80%
		£0	4.03%	-
	75%	£999	3.82%	3.80%
		£0	4.03%	4.01%
	80%	£999	3.82%	3.80%
		£0	4.03%	4.01%
	85%	£999	3.84%	3.82%
		£0	4.08%	4.06%
	90%	£999	4.10%	4.08%
		£0	4.30%	4.28%
	95%	£0	4.72%	-
		65%	£999	3.98%
75%	£0		4.06%	-
	80%	£999	3.98%	3.96%
85%		£0	4.06%	4.04%
	90%	£999	4.08%	4.06%
95%		£0	4.13%	4.11%
	10 Year Fixed Rate	75%	£999	4.08%
£0			4.13%	4.11%
90%	£999	4.24%	4.22%	
	£0	4.33%	4.31%	
95%	£0	4.74%	-	
	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	3.84%	3.82%
		£0	4.08%	4.06%
	90%	£999	4.10%	4.08%
		£0	4.30%	4.28%
	95%	£0	4.72%	4.70%
		5 Year Fixed Rate	85%	£999
£0	4.13%			4.11%
90%	£999		4.24%	4.22%
	£0		4.33%	4.31%
95%	£0		4.74%	4.72%

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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	3.82%	3.80%
		£0	4.03%	-
	75%	£999	3.82%	3.80%
		£0	4.03%	4.01%
	80%	£999	3.82%	3.80%
		£0	4.03%	4.01%
	85%	£999	3.84%	3.82%
		£0	4.08%	4.06%
	90%	£999	4.10%	4.08%
		£0	4.30%	4.28%
	95%	£0	4.72%	-
		65%	£999	3.98%
75%	£0		4.06%	-
	80%	£999	3.98%	3.96%
85%		£0	4.06%	4.04%
	90%	£999	4.08%	4.06%
95%		£0	4.13%	4.11%
	75%	£999	4.08%	4.06%
85%		£0	4.13%	4.11%
	90%	£999	4.24%	4.22%
95%		£0	4.33%	4.31%
	75%	£0	4.74%	-
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	4.04% (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	3.84%	3.82%
		£0	4.08%	4.06%
	90%	£999	4.10%	4.08%
		£0	4.30%	4.28%
	95%	£0	4.72%	4.70%
		5 Year Fixed Rate	85%	£999
£0	4.13%			4.11%
90%	£999		4.24%	4.22%
	£0		4.33%	4.31%
95%	£0		4.74%	4.72%

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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	4.14%	
	75%	£999	3.94%	
		£0	4.29%	
	80%	£999	4.01%	
		£0	4.37%	
	85%	£999	4.01%	
		£0	4.44%	
	90%	£999	4.40%	
		£0	4.74%	
	5 Year Fixed Rate	65%	£999	3.94%
			£0	4.10%
75%		£999	4.04%	
		£0	4.23%	
80%		£999	4.04%	
		£0	4.23%	
85%		£999	4.04%	
		£0	4.23%	
90%		£999	4.24%	
		£0	4.40%	
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%	2.78%*	2.98%	
		1%	3.89%	4.09%	
		£2,195	3.87%	4.07%	
	75%	3%	2.79%*	2.99%	
		1%	3.92%	4.12%	
		£2,195	3.87%	4.07%	
	80%	1%	4.94%	-	
	5 Year Fixed Rate	60%	3%	3.63%*	3.83%
			1%	4.09%	4.29%
£2,195			4.07%	4.27%	
75%		3%	3.67%*	3.87%	
		1%	4.19%	4.39%	
		£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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Valid from 17.02.26

## 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	4.12%	4.27%
	75%	£995	4.17%	4.32%
	80%	£0	4.40%**	-
5 Year Fixed Rate	60%	£995	5.04%*	-
	60%	£995	4.15%	4.30%
	75%	£995	4.25%	4.40%
	80%	£0	4.35%**	-
	80%	£995	4.92%*	-

\* 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	4.01%	
		£0	4.37%	
		85%	£999	4.01%
			£0	4.44%
			£999	4.40%
	90%	£0	4.74%	
95%	£0	5.34%*		
3 Year Fixed Rate	65%	£999	3.80%	
		£0	4.15%	
	75%	£999	3.89%	
		£0	4.19%	
	85%	£999	4.05%	
		£0	4.30%	
	90%	£999	4.44%	
		£0	4.63%	
	95%	£0	5.39%*	
	5 Year Fixed Rate	65%	£1,999	3.71%
£999			3.79%	
£0			3.93%	
75%		£1,999	3.81%	
		£999	3.89%	
		£0	4.02%	
80%		£999	3.99%	
		£0	4.23%	
85%		£999	3.99%	
		£0	4.23%	
90%		£999	4.19%	
		£0	4.40%	
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%

VM40029v96 valid from 17.02.26

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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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Valid from 17.02.26

# 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	3.56%	
		£1,495	3.84%	
		£0	4.29%	
	75%	£3,995	3.59%	
		£1,495	3.94%	
		£0	4.35%	
	80%	£1,495	4.84%	
		£0	5.24%	
		£0	5.49%*	
	3 Year Fixed Rate	60%	£1,495	3.89%
			£0	4.19%
		75%	£1,495	4.04%
5 Year Fixed Rate	60%	£3,995	3.94%	
		£1,495	4.09%	
		£0	4.14%	
	75%	£3,995	3.99%	
		£1,495	4.14%	
		£0	4.29%	
	80%	£1,495	4.94%	
		£0	5.09%	
		£0	5.19%*	

\* 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 June 2028
	7% until 01 June 2030
	6% until 01 June 2031
	5% until 01 June 2032
	4% until 01 June 2033
	3% until 01 June 2034
	2% until 01 June 2035
5 Years	1% until 01 June 2036
	5% until 01 June 2028
	4% until 01 June 2029
3 Years	3% until 01 June 2030
	2% until 01 June 2031
	3.5% until 01 June 2027
2 Years	2.5% until 01 June 2028
	2% until 01 June 2029
2 Years (Tracker)	2.5% until 01 June 2027
	1.5% until 01 June 2028
	0.5% until 01 June 2027
	0.25% until 01 June 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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