

# PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 426

Valid from 23.04.26

Valid from 23.04.26

## 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        | 4.80% | 4.78%      |
|                   |                    | £0          | 5.05% | -          |
|                   | 75%                | £999        | 4.80% | 4.78%      |
|                   |                    | £0          | 5.05% | 5.03%      |
|                   | 80%                | £999        | 4.90% | 4.88%      |
|                   |                    | £0          | 5.09% | 5.07%      |
|                   | 85%                | £999        | 4.90% | 4.88%      |
|                   |                    | £0          | 5.09% | 5.07%      |
|                   | 90%                | £999        | 5.15% | 5.13%      |
|                   |                    | £0          | 5.39% | 5.37%      |
|                   | 95%                | £0          | 5.65% | -          |
|                   |                    | 65%         | £999  | 4.83%      |
| 75%               | £0                 |             | 4.95% | -          |
|                   | 80%                | £999        | 4.83% | 4.81%      |
| 85%               |                    | £0          | 4.95% | 4.93%      |
|                   | 90%                | £999        | 4.86% | 4.84%      |
| 95%               |                    | £0          | 4.98% | 4.96%      |
|                   | 10 Year Fixed Rate | 75%         | £999  | 4.88%      |
| £0                |                    |             | 4.99% | 4.97%      |
| 90%               | £999               | 5.05%       | 5.03% |            |
|                   | £0                 | 5.16%       | 5.14% |            |
| 95%               | £0                 | 5.50%       | -     |            |
|                   | 75%                | £0          | 5.24% | -          |
| 95%               |                    | £0          | 5.74% | -          |

## 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        | 4.24% (BOE + 0.49%) |
|                     |         | £0          | 4.74% (BOE + 0.99%) |
|                     | 75%     | £999        | 4.29% (BOE + 0.54%) |
|                     |         | £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%) |

VM40029v102 valid from 23.04.26

Valid from 23.04.26

# 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              | 4.90% | 4.88%      |
|                   |         | £0                | 5.09% | 5.07%      |
|                   | 90%     | £999              | 5.15% | 5.13%      |
|                   |         | £0                | 5.39% | 5.37%      |
|                   | 95%     | £0                | 5.65% | 5.63%      |
|                   |         | 5 Year Fixed Rate | 85%   | £999       |
| £0                | 4.99%   |                   |       | 4.97%      |
| 90%               | £999    |                   | 5.05% | 5.03%      |
|                   | £0      |                   | 5.16% | 5.14%      |
| 95%               | £0      |                   | 5.50% | 5.48%      |

VM40029v102 valid from 23.04.26

Valid from 23.04.26

## 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        | 4.80% | 4.78%      |
|                   |                    | £0          | 5.05% | -          |
|                   | 75%                | £999        | 4.80% | 4.78%      |
|                   |                    | £0          | 5.05% | 5.03%      |
|                   | 80%                | £999        | 4.90% | 4.88%      |
|                   |                    | £0          | 5.09% | 5.07%      |
|                   | 85%                | £999        | 4.90% | 4.88%      |
|                   |                    | £0          | 5.09% | 5.07%      |
|                   | 90%                | £999        | 5.15% | 5.13%      |
|                   |                    | £0          | 5.39% | 5.37%      |
|                   | 95%                | £0          | 5.65% | -          |
|                   |                    | 65%         | £999  | 4.83%      |
|                   | 75%                |             | £0    | 4.95%      |
|                   |                    | 80%         | £999  | 4.83%      |
| 85%               | £0                 |             | 4.95% | 4.93%      |
|                   | 90%                | £999        | 4.86% | 4.84%      |
| 95%               |                    | £0          | 4.98% | 4.96%      |
|                   | 5 Year Fixed Rate  | 85%         | £999  | 4.88%      |
| £0                |                    |             | 4.99% | 4.97%      |
| 90%               |                    | £999        | 5.05% | 5.03%      |
|                   |                    | £0          | 5.16% | 5.14%      |
| 95%               |                    | £0          | 5.50% | -          |
|                   |                    | 75%         | £0    | 5.24%      |
| 95%               | £0                 |             | 5.74% | -          |
|                   | 10 Year Fixed Rate |             |       |            |

## 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        | 4.24% (BOE + 0.49%) |
|                     |         | £0          | 4.74% (BOE + 0.99%) |
|                     | 75%     | £999        | 4.29% (BOE + 0.54%) |
|                     |         | £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%) |

VM40029v102 valid from 23.04.26

Valid from 23.04.26

# 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              | 4.90% | 4.88%      |
|                   |         | £0                | 5.09% | 5.07%      |
|                   | 90%     | £999              | 5.15% | 5.13%      |
|                   |         | £0                | 5.39% | 5.37%      |
|                   | 95%     | £0                | 5.65% | 5.63%      |
|                   |         | 5 Year Fixed Rate | 85%   | £999       |
| £0                | 4.99%   |                   |       | 4.97%      |
| 90%               | £999    |                   | 5.05% | 5.03%      |
|                   | £0      |                   | 5.16% | 5.14%      |
| 95%               | £0      |                   | 5.50% | 5.48%      |

VM40029v102 valid from 23.04.26

Valid from 23.04.26

## 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        | 4.90% |       |
|                    |                   | £0          | 5.23% |       |
|                    | 75%               | £999        | 5.00% |       |
|                    |                   | £0          | 5.32% |       |
|                    | 80%               | £999        | 5.10% |       |
|                    |                   | £0          | 5.50% |       |
|                    | 85%               | £999        | 5.10% |       |
|                    |                   | £0          | 5.60% |       |
|                    | 90%               | £999        | 5.26% |       |
|                    |                   | £0          | 5.60% |       |
|                    | 5 Year Fixed Rate | 65%         | £999  | 4.80% |
|                    |                   |             | £0    | 4.95% |
| 75%                |                   | £999        | 4.89% |       |
|                    |                   | £0          | 5.03% |       |
| 80%                |                   | £999        | 5.00% |       |
|                    |                   | £0          | 5.20% |       |
| 85%                |                   | £999        | 5.00% |       |
|                    |                   | £0          | 5.20% |       |
| 90%                |                   | £999        | 5.19% |       |
|                    |                   | £0          | 5.35% |       |
| 10 Year Fixed Rate | 75%               | £0          | 5.27% |       |

## 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        | 4.39% (BOE + 0.64%) |
|                     |         | £0          | 4.89% (BOE + 1.14%) |
|                     | 75%     | £999        | 4.44% (BOE + 0.69%) |
|                     |         | £0          | 4.89% (BOE + 1.14%) |
|                     | 80%     | £999        | 4.44% (BOE + 0.69%) |
|                     |         | £0          | 5.10% (BOE + 1.35%) |
|                     | 85%     | £999        | 4.49% (BOE + 0.74%) |
|                     |         | £0          | 5.10% (BOE + 1.35%) |

VM40029V102 valid from 23.04.26

Valid from 23.04.26

# 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%          | 3.99%* | 4.19%          |       |
|                   |                   | 1%          | 5.14%  | 5.34%          |       |
|                   |                   | £2,195      | 5.12%  | 5.32%          |       |
|                   | 75%               | 3%          | 4.04%* | 4.24%          |       |
|                   |                   | 1%          | 5.17%  | 5.37%          |       |
|                   |                   | £2,195      | 5.12%  | 5.32%          |       |
|                   | 80%               | 1%          | 6.04%  | -              |       |
|                   | 5 Year Fixed Rate | 60%         | 3%     | 4.78%*         | 4.98% |
|                   |                   |             | 1%     | 5.24%          | 5.44% |
| £2,195            |                   |             | 5.22%  | 5.42%          |       |
| 75%               |                   | 3%          | 4.82%* | 5.02%          |       |
|                   |                   | 1%          | 5.34%  | 5.54%          |       |
|                   |                   | £2,195      | 5.32%  | 5.52%          |       |
| 80%               |                   | 1%          | 5.80%  | -              |       |

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

VM40029v102 valid from 23.04.26

Valid from 23.04.26

## 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        | 5.37%   | 5.52%          |
|                   | 75%     | £995        | 5.42%   | 5.57%          |
|                   | 80%     | £0          | 5.65%** | -              |
| 5 Year Fixed Rate | 60%     | £995        | 6.14%*  | -              |
|                   | 60%     | £995        | 5.30%   | 5.45%          |
|                   | 75%     | £995        | 5.40%   | 5.55%          |
|                   | 80%     | £0          | 5.50%** | -              |
|                   | 80%     | £995        | 5.87%*  | -              |

\* 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%) |

VM40029v102 valid from 23.04.26

Valid from 23.04.26

# 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      | 4.49%  |        |
|                    |                   | £999        | 4.59%  |        |
|                    |                   | £0          | 4.89%  |        |
|                    | 75%               | £1,999      | 4.61%  |        |
|                    |                   | £999        | 4.71%  |        |
|                    |                   | £0          | 4.98%  |        |
|                    | 80%               | £999        | 4.80%  |        |
|                    |                   | £0          | 5.14%  |        |
|                    |                   | 85%         | £999   | 4.80%  |
|                    |                   |             | £0     | 5.19%  |
|                    |                   |             | 90%    | £999   |
|                    | £0                | 5.45%       |        |        |
| 3 Year Fixed Rate  | 65%               | £999        | 4.60%  |        |
|                    |                   | £0          | 4.95%  |        |
|                    |                   | 75%         | £999   | 4.69%  |
|                    | £0                |             | 4.99%  |        |
|                    | 85%               | £999        | 4.80%  |        |
|                    |                   | £0          | 5.03%  |        |
|                    |                   | 90%         | £999   | 5.14%  |
|                    | £0                |             | 5.33%  |        |
|                    | 95%               |             | £0     | 5.70%* |
|                    | 5 Year Fixed Rate | 65%         | £1,999 | 4.61%  |
|                    |                   |             | £999   | 4.69%  |
|                    |                   |             | £0     | 4.85%  |
| 75%                |                   | £1,999      | 4.66%  |        |
|                    |                   | £999        | 4.74%  |        |
|                    |                   | £0          | 4.95%  |        |
| 80%                |                   | £999        | 4.82%  |        |
|                    |                   | £0          | 4.98%  |        |
|                    |                   | 85%         | £999   | 4.82%  |
|                    |                   |             | £0     | 4.98%  |
|                    |                   |             | 90%    | £999   |
| £0                 |                   | 5.15%       |        |        |
| 10 Year Fixed Rate | 65%               | £999        | 5.07%  |        |
|                    |                   | £0          | 5.17%  |        |
|                    |                   | 75%         | £999   | 5.10%  |
|                    | £0                |             | 5.22%  |        |
|                    | 80%               | £999        | 5.19%  |        |
|                    |                   | £0          | 5.44%  |        |
|                    |                   | 85%         | £999   | 5.19%  |
|                    | £0                |             | 5.44%  |        |
|                    | 90%               |             | £999   | 5.49%  |
|                    |                   | £0          | 5.69%  |        |

\* Also available to existing customers with LTV >95%

VM40029v102 valid from 23.04.26

Valid from 23.04.26

# 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        | 4.09% (BOE + 0.34%)  |
|                     |         | £0          | 4.64% (BOE + 0.89%)  |
|                     | 75%     | £999        | 4.24% (BOE + 0.49%)  |
|                     |         | £0          | 4.64% (BOE + 0.89%)  |
|                     | 80%     | £999        | 4.24% (BOE + 0.49%)  |
|                     |         | £0          | 4.82% (BOE + 1.07%)  |
|                     | 85%     | £999        | 4.29% (BOE + 0.54%)  |
|                     |         | £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%

VM40029v102 valid from 23.04.26

Valid from 23.04.26

# 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      | 4.56%  |       |
|                   |                   | £1,495      | 4.89%  |       |
|                   |                   | £0          | 5.24%  |       |
|                   | 75%               | £3,995      | 4.59%  |       |
|                   |                   | £1,495      | 4.94%  |       |
|                   |                   | £0          | 5.40%  |       |
|                   | 80%               | £1,495      | 5.48%  |       |
|                   |                   | £0          | 5.94%  |       |
|                   |                   | £0          | 6.19%* |       |
|                   | 3 Year Fixed Rate | 60%         | £1,495 | 4.89% |
|                   |                   |             | £0     | 5.09% |
|                   |                   | 75%         | £1,495 | 4.95% |
| £0                |                   |             | 5.24%  |       |
| 5 Year Fixed Rate |                   | 60%         | £3,995 | 4.69% |
|                   |                   |             | £1,495 | 4.84% |
|                   | 75%               | £0          | 4.99%  |       |
|                   |                   | £3,995      | 4.89%  |       |
| 5 Year Fixed Rate | 75%               | £1,495      | 4.99%  |       |
|                   |                   | £0          | 5.19%  |       |
|                   | 80%               | £1,495      | 5.49%  |       |
|                   |                   | £0          | 5.64%  |       |
| 95%               | £0                | 5.74%*      |        |       |

\* 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%) |

VM40029v102 valid from 23.04.26

Valid from 23.04.26

## Early Repayment Charges

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