

# PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 427

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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	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%
	5 Year Fixed Rate	80%	£999	4.88%
£0			4.99%	4.97%
90%	£999	5.05%	5.03%	
	£0	5.16%	5.14%	
95%	£0	5.50%	-	
	10 Year Fixed Rate	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%)

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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	4.90%	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%

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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	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%)

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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	4.90%	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%

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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	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%)

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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	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%*	
		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	4.94%	
£0		5.15%		
5 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%	
		10 Year Fixed Rate	65%	£999
	£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%

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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	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%

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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	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%
5 Year Fixed Rate	60%	£3,995	4.69%	
		£1,495	4.84%	
		£0	4.99%	
	75%	£3,995	4.89%	
		£1,495	4.99%	
		£0	5.19%	
	80%	£1,495	5.49%	
		£0	5.64%	
		£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%)

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# Buy-to-Let Existing Customer Home Mover

## Everyday Fixed Rate Purchase Range

### Key Features:

- Free valuation for purchase customers.
- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£1,495	4.89%
		£0	5.24%
	75%	£1,495	4.94%
		£0	5.40%
	80%	£1,495	5.48%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.84%
		£0	4.99%
	75%	£1,495	4.99%
		£0	5.19%
	80%	£1,495	5.49%
		£0	5.64%

## Everyday ERC Free Tracker Rate Purchase Range

### Key Features:

- Free valuation for purchase customers.
- No Early Repayment Charge.
- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	75%	£995	4.95% (BOE + 1.20%)

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# Buy-to-Let Existing Customer Porting additional borrowing

## Everyday Fixed Rate Purchase Range

### Key Features:

- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£1,495	4.89%
		£0	5.24%
	75%	£1,495	4.94%
		£0	5.40%
	80%	£1,495	5.48%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.84%
		£0	4.99%
	75%	£1,495	4.99%
		£0	5.19%
	80%	£1,495	5.49%
		£0	5.64%

## Everyday ERC Free Tracker Rate Purchase Range

### Key Features:

- No Early Repayment Charge.
- Available to Portfolio and Non-Portfolio Landlords.

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 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 Years	3% until 01 August 2030
	2% until 01 August 2031
	3.5% until 01 August 2027
2 Years	2.5% until 01 August 2028
	2% until 01 August 2029
2 Years (Tracker)	2.5% until 01 August 2027
	1.5% until 01 August 2028
	0.5% until 01 August 2027
	0.25% until 01 August 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.

- 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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