

PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 428

Valid from 12.05.26

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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	4.66%	4.64%
		£0	4.88%	-
	75%	£999	4.66%	4.64%
		£0	4.88%	4.86%
	80%	£999	4.66%	4.64%
		£0	4.88%	4.86%
	85%	£999	4.66%	4.64%
		£0	4.88%	4.86%
	90%	£999	4.89%	4.87%
		£0	5.16%	5.14%
	95%	£0	5.49%	-
		65%	£999	4.59%
75%	£0		4.73%	-
	80%	£999	4.59%	4.57%
85%		£0	4.73%	4.71%
	90%	£999	4.69%	4.67%
95%		£0	4.79%	4.77%
	90%	£999	4.69%	4.67%
95%		£0	4.79%	4.77%
	90%	£999	4.84%	4.82%
95%		£0	4.94%	4.92%
	75%	£0	5.32%	-
95%		£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	4.66%	4.64%
		£0	4.88%	4.86%
	90%	£999	4.89%	4.87%
		£0	5.16%	5.14%
	95%	£0	5.49%	5.47%
		5 Year Fixed Rate	85%	£999
£0	4.79%			4.77%
90%	£999		4.84%	4.82%
	£0		4.94%	4.92%
95%	£0		5.32%	5.30%

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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	4.66%	4.64%
		£0	4.88%	-
	75%	£999	4.66%	4.64%
		£0	4.88%	4.86%
	80%	£999	4.66%	4.64%
		£0	4.88%	4.86%
	85%	£999	4.66%	4.64%
		£0	4.88%	4.86%
	90%	£999	4.89%	4.87%
		£0	5.16%	5.14%
	95%	£0	5.49%	-
		65%	£999	4.59%
	75%		£0	4.73%
		80%	£999	4.59%
85%	£0		4.73%	4.71%
	90%	£999	4.69%	4.67%
95%		£0	4.79%	4.77%
	5 Year Fixed Rate	80%	£999	4.69%
£0			4.79%	4.77%
85%	£999	4.69%	4.67%	
	£0	4.79%	4.77%	
90%	£999	4.84%	4.82%	
	£0	4.94%	4.92%	
10 Year Fixed Rate	95%	£0	5.32%	-
		£0	5.24%	-
10 Year Fixed Rate	95%	£0	5.74%	-

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	4.66%	4.64%
		£0	4.88%	4.86%
	90%	£999	4.89%	4.87%
		£0	5.16%	5.14%
	95%	£0	5.49%	5.47%
		5 Year Fixed Rate	85%	£999
£0	4.79%			4.77%
90%	£999		4.84%	4.82%
	£0		4.94%	4.92%
95%	£0		5.32%	5.30%

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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	4.68%	
		£0	5.11%	
	75%	£999	4.76%	
		£0	5.12%	
	80%	£999	5.04%	
		£0	5.36%	
	85%	£999	5.04%	
		£0	5.39%	
	90%	£999	5.26%	
		£0	5.49%	
	5 Year Fixed Rate	65%	£999	4.74%
			£0	4.85%
75%		£999	4.79%	
		£0	4.95%	
80%		£999	4.94%	
		£0	5.14%	
85%		£999	4.94%	
		£0	5.14%	
90%		£999	5.14%	
		£0	5.29%	
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%*
	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%		
95%	£0	5.50%*		
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%

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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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