

PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 432

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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	4.39%	4.37%
		£0	4.64%	-
	75%	£999	4.39%	4.37%
		£0	4.64%	4.62%
	80%	£999	4.45%	4.43%
		£0	4.64%	4.62%
	85%	£999	4.62%	4.60%
		£0	4.79%	4.77%
	90%	£999	4.62%	4.60%
		£0	4.79%	4.77%
	95%	£0	5.28%	-
5 Year Fixed Rate	65%	£999	4.42%	4.40%
		£0	4.54%	-
	75%	£999	4.42%	4.40%
		£0	4.54%	4.52%
	80%	£999	4.54%	4.52%
		£0	4.57%	4.55%
	85%	£999	4.61%	4.59%
		£0	4.69%	4.67%
	90%	£999	4.61%	4.59%
		£0	4.69%	4.67%
	95%	£0	5.15%	-
10 Year Fixed Rate	75%	£0	5.14%	-
	95%	£0	5.54%	-

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	4.14% (BOE + 0.39%)
		£0	4.74% (BOE + 0.99%)
	75%	£999	4.18% (BOE + 0.43%)
		£0	4.79% (BOE + 1.04%)
	80%	£999	4.29% (BOE + 0.54%)
		£0	4.84% (BOE + 1.09%)
	85%	£999	4.39% (BOE + 0.64%)
		£0	4.94% (BOE + 1.19%)

Valid from 07.07.26

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	4.62%	4.60%
		£0	4.79%	4.77%
	90%	£999	4.62%	4.60%
		£0	4.79%	4.77%
	95%	£0	5.28%	5.26%
5 Year Fixed Rate	85%	£999	4.61%	4.59%
		£0	4.69%	4.67%
	90%	£999	4.61%	4.59%
		£0	4.69%	4.67%
	95%	£0	5.15%	5.13%

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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	4.39%	4.37%
		£0	4.64%	-
	75%	£999	4.39%	4.37%
		£0	4.64%	4.62%
	80%	£999	4.45%	4.43%
		£0	4.64%	4.62%
	85%	£999	4.62%	4.60%
		£0	4.79%	4.77%
	90%	£999	4.62%	4.60%
		£0	4.79%	4.77%
	95%	£0	5.28%	-
	65%	£999	4.42%	4.40%
		£0	4.54%	-
5 Year Fixed Rate	75%	£999	4.42%	4.40%
		£0	4.54%	4.52%
	80%	£999	4.54%	4.52%
		£0	4.57%	4.55%
	85%	£999	4.61%	4.59%
		£0	4.69%	4.67%
	90%	£999	4.61%	4.59%
		£0	4.69%	4.67%
	95%	£0	5.15%	-
10 Year Fixed Rate	75%	£0	5.14%	-
	95%	£0	5.54%	-

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	4.14% (BOE + 0.39%)
		£0	4.74% (BOE + 0.99%)
	75%	£999	4.18% (BOE + 0.43%)
		£0	4.79% (BOE + 1.04%)
	80%	£999	4.29% (BOE + 0.54%)
		£0	4.84% (BOE + 1.09%)
	85%	£999	4.39% (BOE + 0.64%)
		£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	4.62%	4.60%
		£0	4.79%	4.77%
	90%	£999	4.62%	4.60%
		£0	4.79%	4.77%
	95%	£0	5.28%	5.26%
5 Year Fixed Rate	85%	£999	4.61%	4.59%
		£0	4.69%	4.67%
	90%	£999	4.61%	4.59%
		£0	4.69%	4.67%
	95%	£0	5.15%	5.13%

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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	4.46%
		£0	4.68%
	75%	£999	4.51%
		£0	4.78%
	80%	£999	4.73%
		£0	4.98%
	85%	£999	4.73%
		£0	4.98%
	90%	£999	4.99%
		£0	5.20%
5 Year Fixed Rate	65%	£999	4.49%
		£0	4.58%
	75%	£999	4.59%
		£0	4.71%
	80%	£999	4.79%
		£0	4.93%
	85%	£999	4.79%
		£0	4.93%
	90%	£999	4.94%
		£0	5.13%
10 Year Fixed Rate	75%	£0	5.09%

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	4.24% (BOE + 0.49%)
		£0	4.89% (BOE + 1.14%)
	75%	£999	4.32% (BOE + 0.57%)
		£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	4.27%
		£999	4.37%
		£0	4.68%
	75%	£1,999	4.36%
		£999	4.46%
		£0	4.78%
	80%	£999	4.68%
		£0	4.98%
	85%	£999	4.68%
		£0	4.98%
	90%	£999	4.94%
		£0	5.09%
	95%	£0	5.60%*
3 Year Fixed Rate	65%	£999	4.54%
		£0	4.73%
	75%	£999	4.59%
		£0	4.84%
	85%	£999	4.74%
		£0	4.97%
	90%	£999	5.13%
		£0	5.33%
	95%	£0	5.60%*
5 Year Fixed Rate	65%	£1,999	4.36%
		£999	4.44%
		£0	4.58%
	75%	£1,999	4.46%
		£999	4.54%
		£0	4.71%
	80%	£999	4.74%
		£0	4.93%
	85%	£999	4.74%
		£0	4.93%
	90%	£999	4.89%
		£0	5.13%
10 Year Fixed Rate	65%	£999	4.89%
		£0	4.99%
	75%	£999	4.94%
		£0	5.09%
	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	3.99% (BOE + 0.24%)
		£0	4.64% (BOE + 0.89%)
	75%	£999	4.12% (BOE + 0.37%)
		£0	4.64% (BOE + 0.89%)
	80%	£999	4.12% (BOE + 0.37%)
		£0	4.82% (BOE + 1.07%)
	85%	£999	4.24% (BOE + 0.49%)
		£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	4.24%
		£1,495	4.54%
		£0	4.89%
	75%	£3,995	4.44%
		£1,495	4.69%
		£0	5.14%
	80%	£1,495	5.43%
		£0	5.94%
	95%	£0	6.19%*
3 Year Fixed Rate	60%	£1,495	4.49%
		£0	4.84%
	75%	£1,495	4.69%
		£0	5.09%
5 Year Fixed Rate	60%	£3,995	4.34%
		£1,495	4.44%
		£0	4.71%
	75%	£3,995	4.64%
		£1,495	4.74%
		£0	4.97%
	80%	£1,495	5.44%
		£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%)

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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	4.54%
		£0	4.89%
	75%	£1,495	4.69%
		£0	5.14%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.44%
		£0	4.71%
	75%	£1,495	4.74%
		£0	4.97%
	80%	£1,495	5.44%
		£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	4.54%
		£0	4.89%
	75%	£1,495	4.69%
		£0	5.14%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.44%
		£0	4.71%
	75%	£1,495	4.74%
		£0	4.97%
	80%	£1,495	5.44%
		£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 September 2028
	7% until 01 September 2030
	6% until 01 September 2031
	5% until 01 September 2032
	4% until 01 September 2033
	3% until 01 September 2034
	2% until 01 September 2035
	1% until 01 September 2036
5 Years	5% until 01 September 2028
	4% until 01 September 2029
	3% until 01 September 2030
	2% until 01 September 2031
3 Years	3.5% until 01 September 2027
	2.5% until 01 September 2028
	2% until 01 September 2029
2 Years	2.5% until 01 September 2027
	1.5% until 01 September 2028
2 Years (Tracker)	0.5% until 01 September 2027
	0.25% until 01 September 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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