PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 434

Valid from 24.07.26

Valid from 24.07.26

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	4.64%	4.62%
		£0	4.89%	-
	75%	£999	4.74%	4.72%
		£0	4.99%	4.97%
	80%	£999	4.75%	4.73%
		£0	4.99%	4.97%
	85%	£999	4.88%	4.86%
		£0	5.09%	5.07%
	90%	£999	4.92%	4.90%
		£0	5.09%	5.07%
	95%	£0	5.49%	-
5 Year Fixed Rate	65%	£999	4.67%	4.65%
		£0	4.79%	-
	75%	£999	4.77%	4.75%
		£0	4.89%	4.87%
	80%	£999	4.84%	4.82%
		£0	4.92%	4.90%
	85%	£999	4.89%	4.87%
		£0	4.99%	4.97%
	90%	£999	4.91%	4.89%
		£0	4.99%	4.97%
	95%	£0	5.42%	-
10 Year Fixed Rate	75%	£0	5.34%	-
	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	4.14% (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 24.07.26

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	4.88%	4.86%
		£0	5.09%	5.07%
	90%	£999	4.92%	4.90%
		£0	5.09%	5.07%
	95%	£0	5.49%	5.47%
5 Year Fixed Rate	85%	£999	4.89%	4.87%
		£0	4.99%	4.97%
	90%	£999	4.91%	4.89%
		£0	4.99%	4.97%
	95%	£0	5.42%	5.40%

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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	4.64%	4.62%
		£0	4.89%	-
	75%	£999	4.74%	4.72%
		£0	4.99%	4.97%
	80%	£999	4.75%	4.73%
		£0	4.99%	4.97%
	85%	£999	4.88%	4.86%
		£0	5.09%	5.07%
	90%	£999	4.92%	4.90%
		£0	5.09%	5.07%
	95%	£0	5.49%	-
5 Year Fixed Rate	65%	£999	4.67%	4.65%
		£0	4.79%	-
	75%	£999	4.77%	4.75%
		£0	4.89%	4.87%
	80%	£999	4.84%	4.82%
		£0	4.92%	4.90%
	85%	£999	4.89%	4.87%
		£0	4.99%	4.97%
	90%	£999	4.91%	4.89%
		£0	4.99%	4.97%
	95%	£0	5.42%	-
10 Year Fixed Rate	75%	£0	5.34%	-
	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	4.14% (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 24.07.26

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	4.88%	4.86%
		£0	5.09%	5.07%
	90%	£999	4.92%	4.90%
		£0	5.09%	5.07%
	95%	£0	5.49%	5.47%
5 Year Fixed Rate	85%	£999	4.89%	4.87%
		£0	4.99%	4.97%
	90%	£999	4.91%	4.89%
		£0	4.99%	4.97%
	95%	£0	5.42%	5.40%

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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	4.77%
		£0	5.03%
	75%	£999	4.86%
		£0	5.13%
	80%	£999	4.93%
		£0	5.18%
	85%	£999	4.93%
		£0	5.18%
	90%	£999	5.19%
		£0	5.40%
5 Year Fixed Rate	65%	£999	4.84%
		£0	4.93%
	75%	£999	4.94%
		£0	5.06%
	80%	£999	4.99%
		£0	5.13%
	85%	£999	4.99%
		£0	5.13%
	90%	£999	5.14%
		£0	5.33%
10 Year Fixed Rate	75%	£0	5.29%

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%)

Valid from 24.07.26

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 captial 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	4.50%
		£999	4.60%
		£0	4.87%
	75%	£1,999	4.58%
		£999	4.68%
		£0	4.93%
	80%	£999	4.88%
		£0	5.13%
	85%	£999	4.88%
		£0	5.13%
	90%	£999	5.14%
		£0	5.23%
	95%	£0	5.60%*
3 Year Fixed Rate	65%	£999	4.58%
		£0	4.84%
	75%	£999	4.69%
		£0	4.91%
	85%	£999	4.88%
		£0	5.13%
	90%	£999	5.22%
		£0	5.41%
	95%	£0	5.60%*
5 Year Fixed Rate	65%	£1,999	4.58%
		£999	4.66%
		£0	4.78%
	75%	£1,999	4.68%
		£999	4.76%
		£0	4.88%
	80%	£999	4.89%
		£0	5.02%
	85%	£999	4.89%
		£0	5.02%
	90%	£999	5.04%
		£0	5.13%
	95%	£0	5.40%*
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 captial 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.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£3,995	4.24%
		£1,495	4.54%
		£0	4.94%
	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	4.54%
		£0	4.84%
	75%	£1,495	4.69%
		£0	5.09%
5 Year Fixed Rate	60%	£3,995	4.49%
		£1,495	4.59%
		£0	4.79%
	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	4.94%
	75%	£1,495	4.69%
		£0	5.14%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.59%
		£0	4.79%
	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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Valid from 24.07.26

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	4.94%
	75%	£1,495	4.69%
		£0	5.14%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.59%
		£0	4.79%
	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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Valid from 24.07.26

Early Repayment Charges

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