PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 441

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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	60%	£999	5.04%	5.02%
		£0	5.29%	-
	75%	£999	5.13%	5.11%
		£0	5.34%	5.32%
	80%	£999	5.24%	5.22%
		£0	5.43%	5.41%
	85%	£999	5.24%	5.22%
		£0	5.43%	5.41%
	90%	£999	5.36%	5.34%
		£0	5.54%	5.52%
	95%	£0	5.78%	-
5 Year Fixed Rate	60%	£999	5.06%	5.04%
		£0	5.16%	-
	75%	£999	5.18%	5.16%
		£0	5.29%	5.27%
	80%	£999	5.24%	5.22%
		£0	5.34%	5.32%
	85%	£999	5.24%	5.22%
		£0	5.34%	5.32%
	90%	£999	5.31%	5.29%
		£0	5.44%	5.42%
	95%	£0	5.72%	-
10 Year Fixed Rate	75%	£0	5.49%	-
	95%	£0	5.89%	-

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	60%	£999	4.24% (BOE + 0.49%)
		£0	4.84% (BOE + 1.09%)
	75%	£999	4.28% (BOE + 0.53%)
		£0	4.89% (BOE + 1.14%)
	80%	£999	4.39% (BOE + 0.64%)
		£0	4.94% (BOE + 1.19%)
	85%	£999	4.49% (BOE + 0.74%)
		£0	5.04% (BOE + 1.29%)

Valid from 30.09.26

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	5.24%	5.22%
		£0	5.43%	5.41%
	90%	£999	5.36%	5.34%
		£0	5.54%	5.52%
	95%	£0	5.78%	5.76%
5 Year Fixed Rate	85%	£999	5.24%	5.22%
		£0	5.34%	5.32%
	90%	£999	5.31%	5.29%
		£0	5.44%	5.42%
	95%	£0	5.72%	5.70%

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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	60%	£999	5.04%	5.02%
		£0	5.29%	-
	75%	£999	5.13%	5.11%
		£0	5.34%	5.32%
	80%	£999	5.24%	5.22%
		£0	5.43%	5.41%
	85%	£999	5.24%	5.22%
		£0	5.43%	5.41%
	90%	£999	5.36%	5.34%
		£0	5.54%	5.52%
	95%	£0	5.78%	-
5 Year Fixed Rate	60%	£999	5.06%	5.04%
		£0	5.16%	-
	75%	£999	5.18%	5.16%
		£0	5.29%	5.27%
	80%	£999	5.24%	5.22%
		£0	5.34%	5.32%
	85%	£999	5.24%	5.22%
		£0	5.34%	5.32%
	90%	£999	5.31%	5.29%
		£0	5.44%	5.42%
	95%	£0	5.72%	-
10 Year Fixed Rate	75%	£0	5.49%	-
	95%	£0	5.89%	-

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	60%	£999	4.24% (BOE + 0.49%)
		£0	4.84% (BOE + 1.09%)
	75%	£999	4.28% (BOE + 0.53%)
		£0	4.89% (BOE + 1.14%)
	80%	£999	4.39% (BOE + 0.64%)
		£0	4.94% (BOE + 1.19%)
	85%	£999	4.49% (BOE + 0.74%)
		£0	5.04% (BOE + 1.29%)

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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	5.24%	5.22%
		£0	5.43%	5.41%
	90%	£999	5.36%	5.34%
		£0	5.54%	5.52%
	95%	£0	5.78%	5.76%
5 Year Fixed Rate	85%	£999	5.24%	5.22%
		£0	5.34%	5.32%
	90%	£999	5.31%	5.29%
		£0	5.44%	5.42%
	95%	£0	5.72%	5.70%

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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	60%	£999	5.09%
		£0	5.41%
	75%	£999	5.21%
		£0	5.48%
	80%	£999	5.30%
		£0	5.55%
	85%	£999	5.30%
		£0	5.55%
	90%	£999	5.49%
		£0	5.78%
5 Year Fixed Rate	60%	£999	5.11%
		£0	5.31%
	75%	£999	5.19%
		£0	5.37%
	80%	£999	5.29%
		£0	5.49%
	85%	£999	5.29%
		£0	5.50%
	90%	£999	5.40%
		£0	5.53%
10 Year Fixed Rate	75%	£0	5.49%

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	60%	£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 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	60%	£999	4.89%
		£0	5.17%
	75%	£999	4.95%
		£0	5.29%
	80%	£999	5.29%
		£0	5.52%
	85%	£999	5.29%
		£0	5.52%
	90%	£999	5.38%
		£0	5.76%
	95%	£0	5.84%*
3 Year Fixed Rate	60%	£999	4.89%
		£0	5.17%
	75%	£999	4.97%
		£0	5.29%
	85%	£999	5.32%
		£0	5.52%
	90%	£999	5.44%
		£0	5.66%
	95%	£0	5.84%*
5 Year Fixed Rate	60%	£999	4.97%
		£0	5.11%
	75%	£999	5.11%
		£0	5.28%
	80%	£999	5.20%
		£0	5.44%
	85%	£999	5.23%
		£0	5.44%
	90%	£999	5.30%
		£0	5.48%
	95%	£0	5.69%*
10 Year Fixed Rate	60%	£999	5.16%
		£0	5.26%
	75%	£999	5.19%
		£0	5.36%
	80%	£999	5.49%
		£0	5.59%
	85%	£999	5.49%
		£0	5.59%
	90%	£999	5.69%
		£0	5.84%

* 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	60%	£999	4.05% (BOE + 0.30%)
		£0	4.69% (BOE + 0.94%)
	75%	£999	4.17% (BOE + 0.42%)
		£0	4.74% (BOE + 0.99%)
	80%	£999	4.22% (BOE + 0.47%)
		£0	4.90% (BOE + 1.15%)
	85%	£999	4.29% (BOE + 0.54%)
		£0	4.90% (BOE + 1.15%)
	90%	£999	4.69% (BOE + 0.94%)
		£0	4.94% (BOE + 1.19%)
	95%	£0	4.99%* (BOE + 1.24%)

* 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	4.72%
		£1,495	4.99%
		£0	5.34%
	75%	£3,995	4.84%
		£1,495	4.99%
		£0	5.34%
	80%	£1,495	5.43%
		£0	5.94%
	95%	£0	6.19%*
3 Year Fixed Rate	60%	£1,495	5.04%
		£0	5.29%
	75%	£1,495	5.04%
		£0	5.29%
5 Year Fixed Rate	60%	£3,995	4.99%
		£1,495	5.12%
		£0	5.24%
	75%	£3,995	4.99%
		£1,495	5.12%
		£0	5.24%
	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	4.99%
		£0	5.34%
	75%	£1,495	4.99%
		£0	5.34%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	5.12%
		£0	5.24%
	75%	£1,495	5.12%
		£0	5.24%
	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	4.99%
		£0	5.34%
	75%	£1,495	4.99%
		£0	5.34%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	5.12%
		£0	5.24%
	75%	£1,495	5.12%
		£0	5.24%
	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	Residential Early Repayment Charge	Buy to Let Early Repayment Charge
10 Years	6% until 01 December 2031	-
	5% until 01 December 2032	-
	4% until 01 December 2033	-
	3% until 01 December 2034	-
	2% until 01 December 2035	-
	1% until 01 December 2036	-
5 Years	5% until 01 December 2027	5% until 01 December 2027
	4% until 01 December 2028	5% until 01 December 2028
	3% until 01 December 2029	4% until 01 December 2029
	2% until 01 December 2030	3% until 01 December 2030
	1% until 01 December 2031	1% until 01 December 2031
3 Years	3% until 01 December 2027	3% until 01 December 2027
	2% until 01 December 2028	2% until 01 December 2028
	1% until 01 December 2029	1% until 01 December 2029
2 Years	2% until 01 December 2027	2% until 01 December 2027
	1% until 01 December 2028	1% until 01 December 2028
2 Years (Tracker)	-	0.75% until 01 December 2027
	-	0.50% until 01 December 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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