

PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 425

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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	5.07%	5.05%
		£0	5.30%	-
	75%	£999	5.07%	5.05%
		£0	5.30%	5.28%
	80%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	85%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	90%	£999	5.42%	5.40%
		£0	5.65%	5.63%
	95%	£0	6.01%	-
		65%	£999	5.15%
75%	£0		5.27%	-
	80%	£999	5.15%	5.13%
85%		£0	5.27%	5.25%
	90%	£999	5.24%	5.22%
95%		£0	5.34%	5.32%
	10 Year Fixed Rate	75%	£999	5.24%
£0			5.34%	5.32%
90%	£999	5.44%	5.42%	
	£0	5.58%	5.56%	
95%	£0	5.95%	-	
	75%	£0	5.49%	-
95%		£0	6.14%	-

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	5.15%	5.13%
		£0	5.38%	5.36%
	90%	£999	5.42%	5.40%
		£0	5.65%	5.63%
	95%	£0	6.01%	5.99%
		5 Year Fixed Rate	85%	£999
£0	5.34%			5.32%
90%	£999		5.44%	5.42%
	£0		5.58%	5.56%
95%	£0		5.95%	5.93%

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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	5.07%	5.05%
		£0	5.30%	-
	75%	£999	5.07%	5.05%
		£0	5.30%	5.28%
	80%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	85%	£999	5.15%	5.13%
		£0	5.38%	5.36%
	90%	£999	5.42%	5.40%
		£0	5.65%	5.63%
	95%	£0	6.01%	-
		65%	£999	5.15%
	75%		£0	5.27%
		80%	£999	5.15%
85%	£0		5.27%	5.25%
	90%	£999	5.24%	5.22%
95%		£0	5.34%	5.32%
	75%	£999	5.24%	5.22%
80%		£0	5.34%	5.32%
	85%	£999	5.24%	5.22%
90%		£0	5.44%	5.42%
	95%	£0	5.58%	5.56%
75%		£0	5.95%	-
	95%	£0	5.49%	-
95%		£0	6.14%	-

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	5.15%	5.13%
		£0	5.38%	5.36%
	90%	£999	5.42%	5.40%
		£0	5.65%	5.63%
	95%	£0	6.01%	5.99%
		5 Year Fixed Rate	85%	£999
£0	5.34%			5.32%
90%	£999		5.44%	5.42%
	£0		5.58%	5.56%
95%	£0		5.95%	5.93%

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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	5.09%	
		£0	5.49%	
	75%	£999	5.16%	
		£0	5.64%	
	80%	£999	5.30%	
		£0	5.70%	
	85%	£999	5.30%	
		£0	5.80%	
	90%	£999	5.41%	
		£0	5.80%	
	5 Year Fixed Rate	65%	£999	5.08%
			£0	5.30%
75%		£999	5.14%	
		£0	5.38%	
80%		£999	5.20%	
		£0	5.40%	
85%		£999	5.20%	
		£0	5.40%	
90%		£999	5.34%	
		£0	5.50%	
10 Year Fixed Rate	75%	£0	5.52%	

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	4.14% (BOE + 0.39%)
		£0	4.69% (BOE + 0.94%)
	75%	£999	4.24% (BOE + 0.49%)
		£0	4.69% (BOE + 0.94%)
	80%	£999	4.24% (BOE + 0.49%)
		£0	4.90% (BOE + 1.15%)
	85%	£999	4.29% (BOE + 0.54%)
		£0	4.90% (BOE + 1.15%)

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Intermediary Exclusive Buy-to-Let Rates

Everyday Fixed Rate Purchase and Remortgage Range

Key Features:

- Free valuation and standard legal work for remortgage customers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate	Portfolio Rate	
2 Year Fixed Rate	60%	3%	3.99%*	4.19%	
		1%	5.14%	5.34%	
		£2,195	5.12%	5.32%	
	75%	3%	4.04%*	4.24%	
		1%	5.17%	5.37%	
		£2,195	5.12%	5.32%	
	80%	1%	6.04%	-	
	5 Year Fixed Rate	60%	3%	4.78%*	4.98%
			1%	5.24%	5.44%
£2,195			5.22%	5.42%	
75%		3%	4.82%*	5.02%	
		1%	5.34%	5.54%	
		£2,195	5.32%	5.52%	
80%		1%	5.80%	-	

* These product are also available with a free valuation and £300 cashback for remortgage customers.

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Everyday Buy-to-Let rates

Everyday Fixed Rate Purchase and Remortgage Range

Key Features:

- Free valuation and choice of £300 cashback or free legals for remortgage customers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate	Portfolio Rate
2 Year Fixed Rate	60%	£995	5.37%	5.52%
	75%	£995	5.42%	5.57%
	80%	£0	5.65%**	-
5 Year Fixed Rate	60%	£995	6.14%*	-
	60%	£995	5.30%	5.45%
	75%	£995	5.40%	5.55%
	80%	£0	5.50%**	-
	80%	£995	5.87%*	-

* This product has a maximum loan size of £350,000.

** These products have a minimum loan size of £75,000.

Everyday Tracker Rate Purchase and Remortgage Range

Key Features:

- Free valuation and choice of £300 cashback or free legals for remortgage customers.
- Free valuation for purchase customers.

Product	Max LTV	Product Fee	Rate	Portfolio Rate
2 Year Tracker Rate	60%	£995	4.45% (BOE + 0.70%)	4.55% (BOE + 0.80%)
	75%	£995	4.85% (BOE + 1.10%)	4.95% (BOE + 1.20%)

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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%
			£999	5.12%
	90%	£0	5.45%	
95%	£0	5.70%*		
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	4.94%	
		£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	4.79%	
		£1,495	4.94%	
		£0	4.99%	
	75%	£3,995	4.89%	
		£1,495	5.04%	
		£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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Early Repayment Charges

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