



Broker Product Guide

As at 25th November 2021

FOR INTERMEDIARY USE ONLY

Residential – Fixed Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
2.14% (Fixed)	4.6%	2 Years	FIXED2YRY	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.39% (Fixed)	4.7%	2 Years	FIXED2YR2	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	80% - £400k 70% - £750k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.69% (Fixed)	4.7%	2 Years	FIXED2YR3	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.54% (Fixed)	4.6%	2 Years	FIXED2YR1	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	80% - £400k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage
2.49% (Fixed)	4.4%	3 Years	FIXED3YR2T	3% in Years 1 & 2; 2% in Year 3	Re-mortgage: £30k	80% - £400k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage

2.19% (Fixed)	3.9%	5 Years	FIXED5YR16	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.39% (Fixed)	4.0%	5 Years	FIXED5YR19	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> • No arrangement fee • Flexible options • Available for house purchase and re-mortgage
2.39% (Fixed)	3.9%	5 Years	FIXED5YR15	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	80% - £400k 70% - £750k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.59% (Fixed)	4.0%	5 Years	FIXED5YR18	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	80% - £400k 70% - £750k	<ul style="list-style-type: none"> • No arrangement fee • Flexible options • Available for house purchase and re-mortgage
2.99% (Fixed)	4.2%	5 Years	FIXED5YRZ	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	85% - £300k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
3.29% (Fixed)	4.3%	5 Years	FIXED5YRX	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	85% - £300k	<ul style="list-style-type: none"> • No arrangement fee • Flexible options • Available for house purchase and re-mortgage
2.99% (Fixed)	4.3%	5 Years	FIXED5YR8	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage

Residential – Discounted Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
1.99% (SVR less 2.95%)	4.3%	3 Years	DISC3YRBP	3% in Years 1 & 2; 2% in Year 3	Re-mortgage: £30k	80% - £400k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.29% (SVR less 2.65%)	4.3%	3 Years	DISC3YRBQ	3% in Years 1 & 2; 2% in Year 3	Re-mortgage: £30k	80% - £400k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage
2.59% (SVR less 2.35%)	4.5%	3 Years	DISC3YRBY	3% in Years 1 & 2; 2% in Year 3	Re-mortgage: £30k	85% - £300k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.89% (SVR less 2.05%)	4.5%	3 Years	DISC3YRBX	3% in Years 1 & 2; 2% in Year 3	Re-mortgage: £30k	85% - £300k	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage
2.99% (SVR less 1.95%)	4.6%	3 Years	DISC3YRBZ	3% in Years 1 & 2; 2% in Year 3	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage

3.29% (SVR less 1.65%)	4.6%	3 Years	DISC3YRCA	3% in Years 1 & 2; 2% in Year 3	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage
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Residential - Standard variable rate

Initial Rate	APR	Period	Product Code	Early Repayment Charge	Min Loan	Max LTV & Loan Amount	Other Comments
4.94% (Variable)	5.1%	Mortgage Term	SVRFLEX	None	None	80% - £400k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> • No arrangement fee • Flexible options • Available for house purchase and re-mortgage

Retirement Interest Only – Discounted variable rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
2.44% (SVR less 2.50%)	4.6%	3 Years	RIO3YJ	3% in Years 1 & 2; 2% in Year 3	£30,000	50% - £300k	<ul style="list-style-type: none"> • Arrangement fee £995 • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55
2.94% (SVR less 2.00%)	4.6%	3 Years	RIO3YI	3% in Years 1 & 2; 2% in Year 3	£30,000	50% - £300k	<ul style="list-style-type: none"> • No arrangement fee • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55

Retirement Interest Only – Fixed rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV	Other Comments
2.99% Fixed	4.8%	3 Years	RIO3YL	3% in Years 1 & 2; 2% in Year 3	£30,000	50% - £300k	<ul style="list-style-type: none"> • Arrangement fee £995 • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55

2.99% Fixed	4.5%	5 Years	RIOSYD	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£30,000	50% - £300k	<ul style="list-style-type: none"> • Arrangement fee £995 • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55
3.39% Fixed	4.5%	5 Years	RIOSYE	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£30,000	50% - £300k	<ul style="list-style-type: none"> • No arrangement fee • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55

Self-Build - Variable rate

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
5.64% (SVR plus 0.70%)	5.4%	3 Years	SBVARD	3% in Years 1 & 2; 2% in Year 3	None	80% - £350k 70% - £400k	<ul style="list-style-type: none"> • Arrangement fee £1,249 • On receipt of the Completion Certificate option to switch to a product from our Loyalty range without payment of ERC. • Up to 60% LTV for purchase of land/plot

Professional – Fixed rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
2.14% Fixed	4.6%	2 Years	FIXED2YRX	3% in Year 1; 2% in Year 2	£50,000	60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.39% Fixed	4.7%	2 Years	FIXED2YRZ	3% in Year 1; 2% in Year 2	£50,000	80% - £500k 70% - £750k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.49% Fixed	4.5%	3 Years	FIXED3YR2S	3% in Years 1 & 2; 2% in Year 3	£50,000	80% - £500k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
3.19% Fixed	4.7%	3 Years	FIXED3YR2N	3% in Years 1 & 2; 2% in Year 3	£50,000	90% - £400k 85% - £450k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body

							<ul style="list-style-type: none"> • Flexible options • Available for house purchase and re-mortgage
3.19% Fixed	4.7%	3 Years	FIXED3YR2R	3% in Years 1 & 2; 2% in Year 3	£50,000	95% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase
2.19% Fixed	4.1%	5 Years	FIXED5YR14	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.39% Fixed	4.1%	5 Years	FIXED5YR17	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	80% - £500k 70% - £750k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.89% Fixed	4.3%	5 Years	FIXED5YR12	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	90% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage

2.89% Fixed	4.3%	5 Years	FIXED5YR13	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	95% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase
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Professional – Discounted variable rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
1.99% (SVR less 2.95%)	4.4%	3 Years	DISC3YRBR	3% in Years 1 & 2; 2% in Year 3	£50,000	80% - £500k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.29% (SVR less 2.65%)	4.4%	3 Years	DISC3YRBS	3% in Years 1 & 2; 2% in Year 3	£50,000	80% - £500k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> • No arrangement fee • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage

2.59% (SVR less 2.35%)	4.5%	3 Years	DISC3YRBV	3% in Years 1 & 2; 2% in Year 3	£50,000	85% - £450k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.89% (SVR less 2.05%)	4.6%	3 Years	DISC3YRBW	3% in Years 1 & 2; 2% in Year 3	£50,000	85% - £450k	<ul style="list-style-type: none"> • No arrangement fee • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.99% (SVR less 1.95%)	4.6%	3 Years	DISC3YRBT	3% in Years 1 & 2; 2% in Year 3	£50,000	90% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
3.29% (SVR less 1.65%)	4.7%	3 Years	DISC3YRBU	3% in Years 1 & 2; 2% in Year 3	£50,000	90% - £400k	<ul style="list-style-type: none"> • No arrangement fee • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage

2.99% (SVR less 1.95%)	4.6%	3 Years	DISC3YRCB	3% in Years 1 & 2; 2% in Year 3	£50,000	95% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase
3.29% (SVR less 1.65%)	4.7%	3 Years	DISC3YRCC	3% in Years 1 & 2; 2% in Year 3	£50,000	95% - £400k	<ul style="list-style-type: none"> • No arrangement fee • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase