

Interest Rate Options for Guarantor, Purchase & Remortgage

For full product details and a personalised illustration, please speak to our team of experienced Mortgage advisers.

Individual rate options may be withdrawn at any time without notice. Rates correct at 1 March 2022

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Fixed Rates					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.14% (Fixed)	£995 Product Fee	60% - £1m	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 5.19% (variable) would require 22 monthly payments of £580.08 and 252 monthly payments of £768.72 plus one initial interest payment of £624.48. The total amount payable would be £208,198.68 made up of the loan amount plus interest of £81,103.68, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.8% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.39% (Fixed)	£995 Product Fee	80% - £400,000 70% - £750,000	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 5.19% (variable) would require 22 monthly payments of £595.50 and 252 monthly payments of £770.38 plus one initial interest payment of £645.10. The total amount payable would be £208,976.86 made up of the loan amount plus interest of £81,881.86, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.9% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.69% (Fixed)	£995 Product Fee	90% - £300,000	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 5.19% (variable) would require 22 monthly payments of £614.32 and 252 monthly payments of £772.34 plus one initial interest payment of £670.17. The total amount payable would be £209,909.89 made up of the loan amount plus interest of £82,814.89, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.9% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.54% (Fixed)	NIL	80% - £400,000 70% - £750,000 60% - £1m	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 5.19% (variable) would require 22 monthly payments of £604.87 and 252 monthly payments of £771.37 plus one initial interest payment of £657.59. The total amount payable would be £208,449.97 made up of the loan amount plus interest of £82,349.97 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.8% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.99% (Fixed)	NIL	90% - £300,000	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 5.19% (variable) would require 22 monthly payments of £633.49 and 252 monthly payments of £774.26 plus one initial interest payment of £695.58. The total amount payable would be £209,845.88 made up of the loan amount plus interest of £83,745.88 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.9% APRC representative.</p>					

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.49% (Fixed)	£995	80% - £400,000 70% - £750,000 60% - £1m	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 3 years and then on our current standard variable rate of 5.19% (variable) would require 34 monthly payments of £601.73 and 240 monthly payments of £763.37 plus one initial interest payment of £653.41. The total amount payable would be £205,416.03 made up of the loan amount plus interest of £78,321.03, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.6% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.19% (Fixed)	£995	60% - £1m	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 5.19% (variable) would require 58 monthly payments of £583.14 and 216 monthly payments of £743.11 plus one initial interest payment of £628.58. The total amount payable would be £196,057.46 made up of the loan amount plus interest of £68,962.46, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.1% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.39% (Fixed)	£995	80% - £400,000 70% - £750,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 5.19% (variable) would require 58 monthly payments of £595.50 and 216 monthly payments of £746.30 plus one initial interest payment of £645.10. The total amount payable would be £197,479.90 made up of the loan amount plus interest of £70,384.90, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.2% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.79% (Fixed)	£995	90% - £300,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 5.19% (variable) would require 58 monthly payments of £620.67 and 216 monthly payments of £752.58 plus one initial interest payment of £678.60. The total amount payable would be £200,329.74 made up of the loan amount plus interest of £73,234.74, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.4% APRC representative.</p>					

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.39% (Fixed)	NIL	60% - £1m	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 5.19% (variable) would require 58 monthly payments of £595.50 and 216 monthly payments of £746.30 plus one initial interest payment of £645.10. The total amount payable would be £196,484.90 made up of the loan amount plus interest of £70,384.90 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.1% APCR representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.59% (Fixed)	NIL	80% - £400,000 70% - £750,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 5.19% (variable) would require 58 monthly payments of £608.01 and 216 monthly payments of £749.46 plus one initial interest payment of £661.77. The total amount payable would be £197,909.71 made up of the loan amount plus interest of £71,809.71 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.2% APCR representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.99% (Fixed)	NIL	90% - £300,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 5.19% (variable) would require 58 monthly payments of £633.49 and 216 monthly payments of £755.66 plus one initial interest payment of £695.58. The total amount payable would be £200,760.56 made up of the loan amount plus interest of £74,660.56 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.4% APCR representative.</p>					

Discounted Rates

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	1.94% (Standard Variable Rate less 3.25%)	£995 Product Fee	80% - £400,000 70% - £750,000 60% - £1m	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages

Representative Example: A mortgage of £126,000 payable over 23 years on our discounted rate for 3 years and then on our current standard variable rate of 5.19% (variable) would require 34 monthly payments of £567.92 and 240 monthly payments of £756.94 plus one initial interest payment of £775.86. The total amount payable would be £202,845.74 made up of the loan amount plus interest of £75,750.74, a product fee of £995 and mortgage exit fees of £100.

The overall cost for comparison is 4.5% APRC representative.

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.24% (Standard Variable Rate less 2.95%)	No Product Fee	80% - £400,000 70% - £750,000 60% - £1m	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages

Representative Example: A mortgage of £126,000 payable over 23 years on our discounted rate for 3 years and then on our current standard variable rate of 5.19% (variable) would require 34 monthly payments of £586.22 and 240 monthly payments of £759.76 plus one initial interest payment of £826.37. The total amount payable would be £203,200.25 made up of the loan amount plus interest of £77,100.25 and mortgage exit fees of £100.

The overall cost for comparison is 4.5% APRC representative.

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.44% (Standard Variable Rate less 2.75%)	£995 Product Fee	90% - £300,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages

Representative Example: A mortgage of £126,000 payable over 23 years on our discounted rate for 3 years and then on our current standard variable rate of 5.19% (variable) would require 34 monthly payments of £598.61 and 240 monthly payments of £761.61 plus one initial interest payment of £860.24. The total amount payable would be £205,094.38 made up of the loan amount plus interest of £77,999.38, a product fee of £995 and mortgage exit fees of £100.

The overall cost for comparison is 4.6% APRC representative.

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.64% (Standard Variable Rate less 2.55%)	No Product Fee	90% - £300,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages

Representative Example: A mortgage of £126,000 payable over 23 years on our discounted rate for 3 years and then on our current standard variable rate of 5.19% (variable) would require 34 monthly payments of £611.16 and 240 monthly payments of £763.43 plus one initial interest payment of £894.29. The total amount payable would be £204,996.93 made up of the loan amount plus interest of £78,896.93 and mortgage exit fees of £100.

The overall cost for comparison is 4.6% APRC representative.

Standard Variable Rate

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
Mortgage Term	5.19% (Variable)	NIL	80% - £400,000 70% - £750,000 60% - £1m	No Early Repayment Charge	• Only available for owner occupied residential mortgages

Representative Example: A mortgage of £126,000 payable over 23 years on our current standard variable rate of 5.19% (variable) would require 274 monthly payments of £784.32 plus one initial interest payment of £1,342.09. The total amount payable would be £216,345.77 made up of the loan amount plus interest of £90,245.77 and mortgage exit fees of £100.

The overall cost for comparison is 5.4% APRC representative.