

Internal

FOR INTERMEDIARY USE ONLY



Our Range of Residential and Buy to Let Mortgages

14 March 2026

Get in touch your way



Call: 0345 601 6683
Mon to Thurs: 8:30am - 6pm
Friday: 8:30am - 5:30pm



Webchat:
Mon to Thurs: 8:00am - 6pm
Friday: 8:00am - 5:30pm
Saturday: 9am - Noon



LinkedIn

FOR INTERMEDIARY USE ONLY

A guide to our service

Application and completion fees	No application fees apply. Please refer to the rate tables for details of any completion fees payable. Where your client has opted to pay upfront, these must be received before we will issue any mortgage offer. Any fees payable, with the exception of valuation fees (where applicable), are refundable if the loan does not complete.
Cashback	Where cashback applies, it will be paid to the borrower up to 15 days following completion.
CHAPS	It is our usual practice to send the loan to the conveyancer by CHAPS.
Direct Debits	The mortgage contract requires monthly payments by direct debit on the first of each month. If the borrower wants to change their payment date, they can do this by contacting us after completion.
Discounts	All discount periods apply from the end of the month in which completion takes place if no fixed end date is quoted. A floor applies to all discounted products in this guide. Unless specifically stated otherwise for a particular product, this floor is 0% i.e. no pay rate will ever be less than 0%.
Early Repayment Charge (ERC)	Where no ERC applies, or the ERC period has expired, unlimited overpayments can be made without the application of an ERC. Our Fixed Rate Mortgages allow up to 10% overpayment without paying an ERC - this is per annum and cannot be rolled over. Our Base Rate Tracker mortgages allow unlimited overpayments ERC-free.
First time buyers	For first time buyers, products are only available on a repayment (Capital and Interest) basis. We require a minimum of six months' continuous employment and we may need proof of deposit.
Follow-on rates	Standard Variable Rate (SVR) was the base rate applying to mortgages taken out before 30 December 2009. The Base Rate Tracker (BRT) revert rate applies to mortgages taken out between 30 December 2009 and 13 November 2012. Mortgage Variable Rate (MVR) is the base rate applying to mortgages taken out from 14 November 2012. Should your client be on a product linked to, or which changes to, SVR or the BRT revert rate and they move to a product which is linked to or changes to MVR, it is not possible to subsequently move back to SVR or BRT. Unless otherwise stated, at the end of the initial deal period, the mortgage will revert to the MVR for the remainder of the term. Separate SVRs and MVRs exist for both Residential (RMVR) and for Buy to Let (BMVR) mortgages, and may change by different amounts at different times.
Incentives	There is no charge for a property valuation for mortgage purposes where the property value is less than £1.5 million. With the majority of our remortgages there is no charge for standard legal costs of conveyancing, providing your client uses the Skipton Remortgage Conveyancing Service. There may be some additional legal costs payable where the loan is above £1 million. In some cases, your client may be required to pay certain legal costs which are not usually included in a standard remortgage, such as transfers of equity or deed of postponement. Fee assisted legal support is not available on Additional Borrowing applications.
Interest Only	Residential Interest Only mortgages are available to a maximum of 70% LTV, or 80% LTV for part & part mortgages, and aren't available for first time buyers. Interest Only acceptable repayment strategies and further information on our lending criteria, please refer to our A-Z Lending Criteria Guide at: https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria
Loan to Value (LTV)	Please note, where separate interest rates apply for different LTVs, a change in the valuation or loan required may mean your client is ineligible for the rate they originally applied for. In this instance you will be advised of the change and asked if you still wish to proceed with your client's application. Before submitting a full application, you should use our affordability calculator and Decision in Principle facility to ensure the case fits our criteria.
Minimum Property Value	Minimum property value for Residential Mortgages is £50k. Minimum property value for Buy to Let Mortgages is £75k.
Offers	Mortgage offers for purchases and remortgages are valid for six months (except Additional Borrowing offers which are valid for one month and New Build offers which are valid for nine months) and are not transferable to different properties.
Product Floor	Please check the product grid for the product floor. Any products that track the BoEBR, any rate changes will come into effect 14 days after BoEBR change.
Product Transfers	Product transfers are possible via our eMortgages system and will be eligible for a retention procurement fee payment.
TSM (Transfer Subject to Mortgage)	A TSM application relates to existing SBS borrowers only, where a request is made to either change the names on the existing mortgage and ownership of the property (i.e. remove &/or add a name) and in some cases where additional funds are also requested to buy out a partner etc.
Valuation fees	If applicable, these are payable with the application (except where stated) and include a non-refundable Valuation Panel Management fee of £26 for arranging and administering our valuation. This fee should be shown in your client's Mortgage Illustration. Minimum property valuation/purchase price (whichever is the lowest) is £50,000 for Residential and £75,000 for Buy To Let (mortgage report and valuation only). We won't charge for a valuation for mortgage purposes on any of our current Residential and Buy to Let product ranges on properties where the property value is less than £1.5 million. If your client changes the property to another during the mortgage process, we won't charge for a further valuation for mortgage purposes. The valuation report is for the benefit of Skipton for mortgage purposes only and does not guarantee that the property is free from defects. On some occasions only an AVM (Automated Valuation Model) may be carried out. Your client may require a RICS Home Survey Level 2 or RICS Home Survey Level 3 if they are purchasing a property. This should be arranged with the clients and a valuer.

Residential Fixed Purchase																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2087	2Y Fixed	4.50%	31/07/28	RMVR (6.29%)	60%	Purchase	No	No	Porting with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£5,000,000	All
Z2088		4.40%			60%	Purchase	No	No		No	£0	£495		N/A	£5,000	£5,000,000	All
Z2089		4.26%			60%	Purchase	No	No		No	£0	£1,495		N/A	£5,000	£5,000,000	All
Z2090		4.58%			75%	Purchase	No	No		No	£0	£0		N/A	£5,000	£3,000,000	All
Z2091		4.48%			75%	Purchase	No	No		No	£0	£495		N/A	£5,000	£3,000,000	All
Z2092		4.36%			75%	Purchase	No	No		No	£0	£1,495		N/A	£5,000	£3,000,000	All
Z2093		4.67%			85%	Purchase	No	No		No	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P
Z2094		4.88%			85%	Purchase	No	No		No	£500	£0		N/A	£80,000	£1,000,000	C&I & P&P
Z2095		4.59%			85%	Purchase	No	No		No	£0	£495		N/A	£5,000	£1,000,000	C&I & P&P
Z2096		4.45%			85%	Purchase	No	No		No	£0	£1,495		N/A	£5,000	£1,000,000	C&I & P&P
Z2097		4.87%			90%	Purchase	No	No		No	£0	£0		N/A	£5,000	£750,000	C&I
Z2098		5.05%			90%	Purchase	No	No		No	£500	£0		N/A	£80,000	£750,000	C&I
Z2099		4.76%			90%	Purchase	No	No		No	£0	£495		N/A	£5,000	£750,000	C&I
Z2100		4.63%			90%	Purchase	No	No		No	£0	£1,495		N/A	£5,000	£750,000	C&I
Z2101		5.20%			95%	Purchase	No	No		No	£0	£0		N/A	£5,000	£600,000	C&I
Z2102	5.40%	95%	Purchase	No	No	No	£500	£0	N/A	£80,000	£600,000	C&I					
Z2103	5.12%	95%	Purchase	No	No	No	£0	£495	N/A	£5,000	£600,000	C&I					

Z2104	3Y Fixed	4.52%	31/07/29	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	4/3/1.5%	N/A	£5,000	£5,000,000	All	
Z2105		4.32%			60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£5,000,000	All	
Z2106		4.58%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£3,000,000	All	
Z2107		4.43%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£3,000,000	All	
Z2108		4.70%			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P	
Z2109		4.56%			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£1,000,000	C&I & P&P	
Z2110		4.85%			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£750,000	C&I	
Z2111		4.71%			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£750,000	C&I	
Z2112		5.21%			95%	Purchase	No	No		Porting with Top Up	No	£0		£0	N/A	£5,000	£600,000	C&I
Z2113		5.10%			95%	Purchase	No	No			No	£0		£995	N/A	£5,000	£600,000	C&I

Z2114	5Y Fixed	4.53%	31/07/31	RMVR (6.29%)	60%	Purchase	No	No	Porting with Top Up	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£5,000,000	All
Z2115		4.40%			60%	Purchase	No	No		N/A	£5,000	£5,000,000		All			
Z2116		4.34%			60%	Purchase	No	No		No	£0	£1,995		N/A	£5,000	£5,000,000	All
Z2117		4.56%			75%	Purchase	No	No		No	£0	£0		N/A	£5,000	£3,000,000	All
Z2118		4.48%			75%	Purchase	No	No		No	£0	£995		N/A	£5,000	£3,000,000	All
Z2119		4.42%			75%	Purchase	No	No		No	£0	£1,995		N/A	£5,000	£3,000,000	All
Z2120		4.73%			85%	Purchase	No	No		No	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P
Z2121		4.83%			85%	Purchase	No	No		No	£500	£0		N/A	£80,000	£1,000,000	C&I & P&P
Z2122		4.64%			85%	Purchase	No	No		No	£0	£995		N/A	£5,000	£1,000,000	C&I & P&P
Z2123		4.57%			85%	Purchase	No	No		No	£0	£1,995		N/A	£5,000	£1,000,000	C&I & P&P
Z2124		4.82%			90%	Purchase	No	No		No	£0	£0		N/A	£5,000	£750,000	C&I
Z2125		4.91%			90%	Purchase	No	No		No	£500	£0		N/A	£80,000	£750,000	C&I
Z2126		4.74%			90%	Purchase	No	No		No	£0	£995		N/A	£5,000	£750,000	C&I
Z2127		4.65%			90%	Purchase	No	No		No	£0	£1,995		N/A	£5,000	£750,000	C&I
Z2128		5.17%			95%	Purchase	No	No		No	£0	£0		N/A	£5,000	£600,000	C&I
Z2129		5.26%			95%	Purchase	No	No		No	£500	£0		N/A	£80,000	£600,000	C&I
Z2130		5.10%			95%	Purchase	No	No		No	£0	£995		N/A	£5,000	£600,000	C&I

Residential Track Record Fixed Purchase																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
TM069	5Y Fixed	5.49%	31/07/31	RMVR (6.29%)	100%	Track Record Purchase	No	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
TM070		5.64%			100%	Track Record Purchase	No	No		No	£1,000	£0		N/A	£100,000	£600,000	C&I

Only available to those who have not owned a property within the last 3 years. Must have a history of at least 12 months rental payments in a row within the last 18 months. Minimum age 21. We will accept a deposit but this must be less than 5%.

For full criteria visit <https://www.skipton-intermediaries.co.uk/criteria/track-record>

Residential Base Rate Tracker Purchase & Remortgage																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
U0089	2Y BRT	4.39% (BoEBR+ 0.64%)	2 years	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£995	No ERC	3.00%	£5,000	£5,000,000	All
U0090		4.59% (BoEBR+ 0.84%)			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£3,000,000	All
U0091		4.69% (BoEBR+ 0.94%)			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£1,000,000	C&I & P&P
U0092		4.93% (BoEBR+ 1.18%)			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£750,000	C&I
U0093		5.25% (BoEBR+ 1.50%)			95%	Purchase	No	No	Porting with Top Up	No	£0	£995		3.00%	£5,000	£600,000	C&I

Residential Fixed Remortgage																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2131	2Y Fixed	4.56%	31/07/28	RMVR (6.29%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£5,000,000	All
Z2132		4.40%			60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495		N/A	£5,000	£5,000,000	All
Z2133		4.26%			60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		N/A	£5,000	£5,000,000	All
Z2134		4.65%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£3,000,000	All
Z2135		4.52%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495		N/A	£5,000	£3,000,000	All
Z2136		4.41%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		N/A	£5,000	£3,000,000	All
Z2137		4.72%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P
Z2138		4.63%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495		N/A	£5,000	£1,000,000	C&I & P&P
Z2139		4.49%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		N/A	£5,000	£1,000,000	C&I & P&P
Z2140		4.93%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£750,000	C&I
Z2141		4.82%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495		N/A	£5,000	£750,000	C&I
Z2142		4.65%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		N/A	£5,000	£750,000	C&I
Z2104	3Y Fixed	4.52%	31/07/29	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	4/3/1.5%	N/A	£5,000	£5,000,000	All
Z2105		4.32%			60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£5,000,000	All
Z2106		4.58%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£3,000,000	All
Z2107		4.43%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£3,000,000	All
Z2108		4.70%			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P
Z2109		4.56%			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£1,000,000	C&I & P&P
Z2110		4.85%			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£750,000	C&I
Z2111		4.71%			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£750,000	C&I
Z2143	5Y Fixed	4.59%	31/07/31	RMVR (6.29%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£5,000,000	All
Z2144		4.44%			60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£5,000,000	All
Z2145		4.37%			60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£5,000,000	All
Z2146		4.60%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£3,000,000	All
Z2147		4.51%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£3,000,000	All
Z2148		4.45%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£3,000,000	All
Z2149		4.73%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P
Z2150		4.64%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£1,000,000	C&I & P&P
Z2151		4.57%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£1,000,000	C&I & P&P
Z2152		4.84%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£750,000	C&I
Z2153		4.75%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£750,000	C&I
Z2154		4.68%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£750,000	C&I
Residential Base Rate Tracker Purchase & Remortgage																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
U0089	2Y BRT	4.39% (BoEBR+ 0.64%)	2 years	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£995	No ERC	3.00%	£5,000	£5,000,000	All
U0090		4.59% (BoEBR+ 0.84%)			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£3,000,000	All
U0091		4.69% (BoEBR+ 0.94%)			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£1,000,000	C&I & P&P
U0092		4.93% (BoEBR+ 1.18%)			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£750,000	C&I

Shared Ownership Fixed - Staircasing to 100% ownership

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SS137	2Y Fixed	5.26%	31/07/28	RMVR (6.29%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
SS138	5Y Fixed	5.20%	31/07/31	RMVR (6.29%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I

This page displays all residential products available for existing customers, including products from the purchase and remortgage pages.

Residential Fixed Remortgage																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2131	2Y Fixed	4.56%	31/07/28	RMVR (6.29%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£5,000,000	All
Z2132		4.40%			60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495		N/A	£5,000	£5,000,000	All
Z2133		4.26%			60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		N/A	£5,000	£5,000,000	All
Z2134		4.65%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£3,000,000	All
Z2135		4.52%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495		N/A	£5,000	£3,000,000	All
Z2136		4.41%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		N/A	£5,000	£3,000,000	All
Z2137		4.72%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P
Z2138		4.63%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495		N/A	£5,000	£1,000,000	C&I & P&P
Z2139		4.49%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		N/A	£5,000	£1,000,000	C&I & P&P
Z2140		4.93%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£750,000	C&I
Z2141		4.82%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495		N/A	£5,000	£750,000	C&I
Z2142		4.65%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		N/A	£5,000	£750,000	C&I
Z2104	3Y Fixed	4.52%	31/07/29	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	4/3/1.5%	N/A	£5,000	£5,000,000	All
Z2105		4.32%			60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£5,000,000	All
Z2106		4.58%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£3,000,000	All
Z2107		4.43%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£3,000,000	All
Z2108		4.70%			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P
Z2109		4.56%			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£1,000,000	C&I & P&P
Z2110		4.85%			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£750,000	C&I
Z2111		4.71%			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£750,000	C&I
Z2143	5Y Fixed	4.59%	31/07/31	RMVR (6.29%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£5,000,000	All
Z2144		4.44%			60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£5,000,000	All
Z2145		4.37%			60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£5,000,000	All
Z2146		4.60%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£3,000,000	All
Z2147		4.51%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£3,000,000	All
Z2148		4.45%			75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£3,000,000	All
Z2149		4.73%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,000,000	C&I & P&P
Z2150		4.64%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£1,000,000	C&I & P&P
Z2151		4.57%			85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£1,000,000	C&I & P&P
Z2152		4.84%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£750,000	C&I
Z2153		4.75%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£750,000	C&I
Z2154		4.68%			90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£750,000	C&I
Residential Base Rate Tracker Purchase & Remortgage																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
U0089	2Y BRT	4.39% (BoEBR+ 0.64%)	2 years	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£995	No ERC	3.00%	£5,000	£5,000,000	All
U0090		4.59% (BoEBR+ 0.84%)			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£3,000,000	All
U0091		4.69% (BoEBR+ 0.94%)			85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£1,000,000	C&I & P&P
U0092		4.93% (BoEBR+ 1.18%)			90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		3.00%	£5,000	£750,000	C&I

This page displays all residential products available for existing customers, including products from the purchase and remortgage pages.

Residential Fixed Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2155	2Y Fixed	5.16%	31/07/28	RMVR (6.29%)	95%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	All
Z2156		5.06%			95%		Yes	Yes		No	£0	£495		N/A	£5,000	£600,000	All
Z2157	5Y Fixed	5.10%	31/07/31	RMVR (6.29%)	95%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	All
Z2158		5.02%			95%		Yes	Yes		No	£0	£995		N/A	£5,000	£600,000	All

Residential Base Rate Tracker Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
U0094	2Y BRT	4.95% (BoEBR+ 1.20%)	2 years	RMVR (6.29%)	60%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£5,000,000	All
U0095		5.05% (BoEBR+ 1.30%)			75%		Yes	Yes		No	£0	£0		3%	£5,000	£3,000,000	All
U0096		5.15% (BoEBR+ 1.40%)			85%		Yes	Yes		No	£0	£0		3%	£5,000	£1,000,000	All
U0097		5.40% (BoEBR+ 1.65%)			90%		Yes	Yes		No	£0	£0		3%	£5,000	£750,000	All
U0098		5.70% (BoEBR+ 1.95%)			95%		Yes	Yes		No	£0	£0		3%	£5,000	£600,000	All

All Residential Fixed Retention - % Completion Fee (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF139	2Y Fixed	3.26%	31/07/28	RMVR (6.29%)	60%	Product Transfer Only	Yes	No	N/A	No	£0	2.5%	2.5/1.25%	N/A	£5,000	£5,000,000	All
PF140		3.57%			75%		Yes	No		No	£0	2.0%		N/A	£5,000	£3,000,000	All

The percentage completion fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

These products can only be taken once, so customers who've already taken one from this range in the past will not be eligible to take another.

Residential Fixed Green Additional Borrowing (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
GR099	2Y Fixed	4.42%	31/07/28	RMVR (6.29%)	95%	Additional Borrowing	No	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£50,000	All

At least 50% of the loan amount must be spent on energy efficient home improvements, and quotes must be provided for the full work with the application.

Residential High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2159	2Y Fixed	5.55%	31/07/28	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£5,000,000	All
Z2160	5Y Fixed	5.68%	31/07/31	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£5,000,000	All

Delayed Start Residential Fixed Purchase																			
Product Code*	Product Code	Month(s) Delay	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
DA123	DB123	1	2Y Fixed	4.92%	31/07/28	RMVR (6.29%)	90%	Purchase	No	No	N / A	No	£0	£0	2.5/1.25%	N/A	£5,000	£750,000	C&I
DA124	DB124	2		4.97%			90%		No	No		No	£0	£0		N/A	£5,000	£750,000	C&I
DA125	DB125	1		5.25%			95%		No	No		No	£0	£0		N/A	£5,000	£600,000	C&I
DA126	DB126	2		5.30%			95%		No	No		No	£0	£0		N/A	£5,000	£600,000	C&I

DA127	DB127	1	5Y Fixed	4.94%	31/07/31	RMVR (6.29%)	90%	Purchase	No	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£750,000	C&I
DA128	DB128	2		4.99%			90%		No	No		No	£0	£0		N/A	£5,000	£750,000	C&I
DA129	DB129	3		5.04%			90%		No	No		No	£0	£0		N/A	£5,000	£750,000	C&I
DA130	DB130	1		5.22%			95%		No	No		No	£0	£0		N/A	£5,000	£600,000	C&I
DA131	DB131	2		5.27%			95%		No	No		No	£0	£0		N/A	£5,000	£600,000	C&I
DA132	DB132	3		5.32%			95%		No	No		No	£0	£0		N/A	£5,000	£600,000	C&I

Delayed Start Track Record Fixed Purchase																			
Product Code*	Product Code	Month(s) Delay	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
TA007	TB007	1	5Y Fixed	5.54%	31/07/31	RMVR (6.29%)	100%	Track Record Purchase	No	No	N / A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
TA008	TB008	2		5.59%			100%		No	No		No	£0	£0		N/A	£5,000	£600,000	C&I
TA009	TB009	3		5.64%			100%		No	No		No	£0	£0		N/A	£5,000	£600,000	C&I

Delayed Start Shared Ownership Fixed Purchase																			
Product Code*	Product Code	Month(s) Delay	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SA025	SB025	1	2Y Fixed	5.27%	31/07/28	RMVR (6.29%)	90%	Purchase	No	No	N / A	No	£0	£0	2.5/1.25%	N/A	£25,000	£750,000	C&I
SA026	SB026	2		5.32%			90%		No	No		No	£0	£0		N/A	£25,000	£750,000	C&I
SA027	SB027	1		5.50%			95%		No	No		No	£0	£0		N/A	£25,000	£600,000	C&I
SA028	SB028	2		5.55%			95%		No	No		No	£0	£0		N/A	£25,000	£600,000	C&I

SA029	SB029	1	5Y Fixed	5.21%	31/07/31	RMVR (6.29%)	90%	Purchase	No	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£25,000	£750,000	C&I
SA030	SB030	2		5.26%			90%		No	No		No	£0	£0		N/A	£25,000	£750,000	C&I
SA031	SB031	3		5.31%			90%		No	No		No	£0	£0		N/A	£25,000	£750,000	C&I
SA032	SB032	1		5.31%			95%		No	No		No	£0	£0		N/A	£25,000	£600,000	C&I
SA033	SB033	2		5.36%			95%		No	No		No	£0	£0		N/A	£25,000	£600,000	C&I
SA034	SB034	3		5.41%			95%		No	No		No	£0	£0		N/A	£25,000	£600,000	C&I

*Initial product code is for the first 1/2/3 months before the product moves onto the second code for the remainder of the product term. No repayments due for the first 1/2/3 months. Interest will continue to accrue in the first 1/2/3 months and be added to the overall mortgage balance.

*This product range is exclusive to First Time Buyers.

BTL Fixed Purchase & Remortgage

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2377	2Y Fixed	4.85%	31/07/28	BMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£1,500,000	All
R2378		4.55%			60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£1,500,000	All
R2379		4.44%			60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£1,500,000	All
R2380		5.11%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,500,000	All
R2381		4.85%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995		N/A	£5,000	£1,500,000	All
R2382		4.71%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,995		N/A	£5,000	£1,500,000	All
R2383	5Y Fixed	4.78%	31/07/31	BMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
R2384		4.65%			60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295		N/A	£5,000	£1,500,000	All
R2385		5.04%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£5,000	£1,500,000	All
R2386		4.88%			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295		N/A	£5,000	£1,500,000	All

BTL Base Rate Tracker Purchase & Remortgage

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2387	2Y BRT	4.72% (BoEBR+ 0.97%)	2 Years	BMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£745	No ERC	3%	£5,000	£1,500,000	All
R2388		4.64% (BoEBR+ 0.89%)			60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		3%	£5,000	£1,500,000	All
R2389		5.02% (BoEBR+ 1.27%)			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745		3%	£5,000	£1,500,000	All
R2390		4.89% (BoEBR+ 1.14%)			75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495		3%	£5,000	£1,500,000	All

BTL Fixed Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2391	2Y Fixed	4.79%	31/07/28	BMVR (6.29%)	60%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,500,000	All
R2392		4.36%			60%	Contract Variation	Yes	Yes		No	£0	£995		N/A	£5,000	£1,500,000	All
R2393		5.06%			75%	Contract Variation	Yes	Yes		No	£0	£0		N/A	£5,000	£1,500,000	All
R2394		4.77%			75%	Contract Variation	Yes	Yes		No	£0	£995		N/A	£5,000	£1,500,000	All

BTL Base Rate Tracker Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2397	2Y BRT	5.20% (BoEBR + 1.45%)	2 Years	BMVR (6.29%)	60%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£1,500,000	All
R2398		5.51% (BoEBR + 1.76%)			75%	Contract Variation	Yes	Yes		No	£0	£0		3%	£5,000	£1,500,000	All

BTL Fixed Green Additional Borrowing (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
GB093	2Y Fixed	4.34%	31/07/28	BMVR (6.29%)	75%	Additional Borrowing	No	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£50,000	All

At least 50% of the loan amount must be spent on energy efficient home improvements, and quotes must be provided for the full work with the application.

BTL High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2395	2Y Fixed	5.10%	31/07/28	BMVR (6.29%)	>75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,500,000	All
R2396	5Y Fixed	5.04%	31/07/31	BMVR (6.29%)	>75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All

Shared Ownership Fixed - Purchase & Remortgage

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SO673	2Y Fixed	5.25%	31/07/28	RMVR (6.29%)	90%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£25,000	£750,000	C&I
SO674		5.45%			95%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£25,000	£600,000	C&I
SO675	5Y Fixed	5.16%	31/07/31	RMVR (6.29%)	90%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£25,000	£750,000	C&I
SO676		5.26%			95%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0		N/A	£25,000	£600,000	C&I

Shared Ownership Track Record Fixed Purchase

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
ST021	5Y Fixed	5.68%	31/07/31	RMVR (6.29%)	100%	Track Record Purchase	No	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£25,000	£600,000	C&I

Only available to those who have not owned a property within the last 3 years. Must have a history of at least 12 months rental payments in a row within the last 18 months. Minimum age 21. We will accept a deposit but this must be less than 5%.

For full criteria visit <https://www.skipton-intermediaries.co.uk/criteria/track-record>

Shared Ownership Fixed - Staircasing to 100% ownership

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SS137	2Y Fixed	5.26%	31/07/28	RMVR (6.29%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
SS138	5Y Fixed	5.20%	31/07/31	RMVR (6.29%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I

Shared Ownership Fixed Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SO677	2Y Fixed	4.92%	31/07/28	RMVR (6.29%)	80%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,500,000	All
SO678	5Y Fixed	4.98%	31/07/31	RMVR (6.29%)	80%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All

All Residential Fixed Retention - 3% Completion Fee (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF139	2Y Fixed	3.26%	31/07/28	RMVR (6.29%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	2.5%	2.5/1.25%	N/A	£5,000	£5,000,000	All
PF140		3.57%			75%	Product Transfer Only	Yes	No		No	0%	2.0%		N/A	£5,000	£3,000,000	All

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Shared Ownership Base Rate Tracker Retention (Existing Customers only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SO679	2Y BRT	5.36% (BoEBR + 1.61%)	2 Years	RMVR (6.29%)	90%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£750,000	All

Residential High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2159	2Y Fixed	5.55%	31/07/28	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£5,000,000	All
Z2160	5Y Fixed	5.68%	31/07/31	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£5,000,000	All

OMSE LIFT Purchase

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
L0098	2Y Fixed	5.17%	31/07/28	RMVR (6.29%)	90%	LIFT Purchase	No	No	LIFT Porting with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£750,000	C&I

First Homes England - Purchase Only

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
FH160	2Y Fixed	4.65%	31/07/28	RMVR (6.29%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
FH161	5Y Fixed	4.75%	31/07/31	RMVR (6.29%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I

First Homes England Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
FH162	2Y Fixed	4.75%	31/07/28	RMVR (6.29%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	All
FH163	5Y Fixed	4.78%	31/07/31	RMVR (6.29%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	All

Scottish First Home Fund Scheme Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
HF118	2Y Fixed	4.75%	31/07/28	RMVR (6.29%)	75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	All
HF119	5Y Fixed	4.78%	31/07/31	RMVR (6.29%)	75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	All

All Residential Fixed Retention - 3% Completion Fee (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF139	2Y Fixed	3.26%	31/07/28	RMVR (6.29%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	2.5%	2.5/1.25%	N/A	£5,000	£5,000,000	All
PF140		3.57%			75%	Product Transfer Only	Yes	No		No	0%	2.0%		N/A	£5,000	£3,000,000	All

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Residential High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2159	2Y Fixed	5.55%	31/07/28	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£5,000,000	All
Z2160	5Y Fixed	5.68%	31/07/31	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£5,000,000	All

Help to Buy - Purchase & Remortgage

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
HB696	2Y Fixed	4.75%	31/07/28	RMVR (6.29%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I
HB697	5Y Fixed	4.89%	31/07/31	RMVR (6.29%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I

Help to Buy Base Rate Tracker Retention Range (Existing customers only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
HB698	2Y BRT	5.07% (BoEBR + 1.32%)	2 Years	RMVR (6.29%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£1,000,000	All

All Residential Fixed Retention - 3% Completion Fee (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF139	2Y Fixed	3.26%	31/07/28	RMVR (6.29%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	2.5%	2.5/1.25%	N/A	£5,000	£5,000,000	All
PF140		3.57%			75%	Product Transfer Only	Yes	No	N/A	No	0%	2.0%		N/A	£5,000	£3,000,000	All

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Residential High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2159	2Y Fixed	5.55%	31/07/28	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	All
Z2160	5Y Fixed	5.68%	31/07/31	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	All