

FOR INTERMEDIARY USE ONLY



Our Range of Residential and Buy to Let Mortgages

28 January 2025

Get in touch your way



Call 0345 601 6683

Opening Hours

Mon - Thurs, 8:00am - 6pm
Friday, 8:00am - 5:30pm
Saturday, 9am - 12pm



Webchat



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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. If your client elects to do this, £20 will be debited from their account, and they'll incur interest as part of the mortgage balance. If your client elects to pay upfront in order to avoid incurring additional interest, they must pay this fee prior to offer.
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	
2	F9931	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Purchase	No	No	Porting with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All	
	F9932	2Y Fixed	31/05/27		60%	Purchase	No	No		No	£0	£495	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	F9933	2Y Fixed	31/05/27		60%	Purchase	No	No		No	£0	£1,495	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	F9934	2Y Fixed	31/05/27		75%	Purchase	No	No		No	£0	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	F9935	2Y Fixed	31/05/27		75%	Purchase	No	No		No	£0	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	F9936	2Y Fixed	31/05/27		75%	Purchase	No	No		No	£0	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	F9937	2Y Fixed	31/05/27		80%	Purchase	No	No		No	£0	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
	F9938	2Y Fixed	31/05/27		80%	Purchase	No	No		No	£500	£0	£0	2.5/1.25%	N/A	£80,000	£1,000,000	C&I & P&P
	F9939	2Y Fixed	31/05/27		80%	Purchase	No	No		No	£0	£0	£495	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
	F9940	2Y Fixed	31/05/27		80%	Purchase	No	No		No	£0	£0	£1,495	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
	F9941	2Y Fixed	31/05/27		85%	Purchase	No	No		No	£0	£0	£0	2.5/1.25%	N/A	£5,000	£800,000	C&I
	F9942	2Y Fixed	31/05/27		85%	Purchase	No	No		No	£500	£0	£0	2.5/1.25%	N/A	£80,000	£800,000	C&I
	F9943	2Y Fixed	31/05/27		85%	Purchase	No	No		No	£0	£0	£495	2.5/1.25%	N/A	£5,000	£800,000	C&I
	F9944	2Y Fixed	31/05/27		85%	Purchase	No	No		No	£0	£0	£1,495	2.5/1.25%	N/A	£5,000	£800,000	C&I
	F9945	2Y Fixed	31/05/27		90%	Purchase	No	No		No	£0	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
	F9946	2Y Fixed	31/05/27		90%	Purchase	No	No		No	£500	£0	£0	2.5/1.25%	N/A	£80,000	£600,000	C&I
	F9947	2Y Fixed	31/05/27		90%	Purchase	No	No		No	£0	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
	F9948	2Y Fixed	31/05/27		90%	Purchase	No	No		No	£0	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
	F9949	2Y Fixed	31/05/27		95%	Purchase	No	No	No	Porting with Top Up (not available for New Build)	£0	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
	F9950	2Y Fixed	31/05/27		95%	Purchase	No	No	£500		£0	£0	2.5/1.25%	N/A	£80,000	£600,000	C&I	
	F9951	2Y Fixed	31/05/27		95%	Purchase	No	No	£0		£495	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I	
NB203	2Y Fixed	31/05/27	95%	New Build Purchase	No	No	No	New Build Porting with Top Up	£0	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I		
5	F9952	5Y Fixed	31/05/30	RMVR (6.79%)	60%	Purchase	No	No	Porting with Top Up	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	F9953	5Y Fixed	31/05/30		60%	Purchase	No	No		£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	F9954	5Y Fixed	31/05/30		60%	Purchase	No	No		£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	F9955	5Y Fixed	31/05/30		75%	Purchase	No	No		£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	F9956	5Y Fixed	31/05/30		75%	Purchase	No	No		£0	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	F9957	5Y Fixed	31/05/30		75%	Purchase	No	No		£0	£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	F9958	5Y Fixed	31/05/30		80%	Purchase	No	No		£0	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
	F9959	5Y Fixed	31/05/30		80%	Purchase	No	No		£500	£0	£0	£0	6/6/5/4/1.75%	N/A	£80,000	£1,000,000	C&I & P&P
	F9960	5Y Fixed	31/05/30		80%	Purchase	No	No		£0	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
	F9961	5Y Fixed	31/05/30		80%	Purchase	No	No		£0	£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
	F9962	5Y Fixed	31/05/30		85%	Purchase	No	No		£0	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
	F9963	5Y Fixed	31/05/30		85%	Purchase	No	No		£500	£0	£0	£0	6/6/5/4/1.75%	N/A	£80,000	£800,000	C&I
	F9964	5Y Fixed	31/05/30		85%	Purchase	No	No		£0	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
	F9965	5Y Fixed	31/05/30		85%	Purchase	No	No		£0	£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
	F9966	5Y Fixed	31/05/30		90%	Purchase	No	No		£0	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	F9967	5Y Fixed	31/05/30		90%	Purchase	No	No		£500	£0	£0	£0	6/6/5/4/1.75%	N/A	£80,000	£600,000	C&I
	F9968	5Y Fixed	31/05/30		90%	Purchase	No	No		£0	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	F9969	5Y Fixed	31/05/30		90%	Purchase	No	No		£0	£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	F9970	5Y Fixed	31/05/30		95%	Purchase	No	No	£0	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I	
	F9971	5Y Fixed	31/05/30		95%	Purchase	No	No	£500	£0	£0	£0	6/6/5/4/1.75%	N/A	£80,000	£600,000	C&I	
	F9972	5Y Fixed	31/05/30		95%	Purchase	No	No	£0	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I	
NB204	5Y Fixed	31/05/30	95%	New Build Purchase	No	No	No	New Build Porting with Top Up	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I		

Residential First Time Buyer 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
2	FB039	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	FTB Purchase	No	No	Porting with Top Up	No	£1,000	£0	2.5/1.25%	N/A	£125,000	£600,000	C&I
	FB040	2Y Fixed	31/05/27		95%	FTB Purchase	No	No	Porting with Top Up (not available for New Build)	No	£1,000	£0	2.5/1.25%	N/A	£125,000	£600,000	C&I
	FN019	2Y Fixed	31/05/27		95%	FTB New Build Purchase	No	No	New Build Porting with Top Up	No	£1,000	£0	2.5/1.25%	N/A	£125,000	£600,000	C&I

5	FB041	5Y Fixed	31/05/30	RMVR (6.79%)	90%	FTB Purchase	No	No	Porting with Top Up	No	£1,500	£0	6/6/5/4/1.75%	N/A	£125,000	£600,000	C&I
	FB042	5Y Fixed	31/05/30		95%	FTB Purchase	No	No	Porting with Top Up (not available for New Build)	No	£1,500	£0	6/6/5/4/1.75%	N/A	£125,000	£600,000	C&I
	FN020	5Y Fixed	31/05/30		95%	FTB New Build Purchase	No	No	New Build Porting with Top Up	No	£1,500	£0	6/6/5/4/1.75%	N/A	£125,000	£600,000	C&I

The First Time Buyer product range is exclusive to applications where at least one of the applicants is a First Time Buyer. This still applies where porting with topping up (meaning a First Time Buyer must have been added to the new application).

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
5	TM031	5Y Fixed	31/05/30	RMVR (6.79%)	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
	TM032	5Y Fixed	31/05/30		100%	Track Record Purchase	No	No		No	£1,000	£0	6/6/5/4/1.75%	N/A	£100,000	£600,000	C&I

Only available to renters 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
2	TR969	2Y BRT	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
	TR970	2Y BRT	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
	TR971	2Y BRT	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
	TR972	2Y BRT	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
	TR973	2Y BRT	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£800,000	C&I
	TR974	2Y BRT	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£800,000	C&I
	TR975	2Y BRT	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I
	TR976	2Y BRT	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£600,000	C&I
	TR977	2Y BRT	2 years		95%	Purchase	Yes	Yes	Porting with Top Up (not available for New Build)	No	£0	£745	No ERC	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
F9973	2Y Fixed	4.79%	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9974	2Y Fixed	4.61%	31/05/27		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9975	2Y Fixed	4.50%	31/05/27		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9976	2Y Fixed	4.96%	31/05/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9977	2Y Fixed	4.82%	31/05/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9978	2Y Fixed	4.69%	31/05/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9979	2Y Fixed	5.26%	31/05/27		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
F9980	2Y Fixed	5.07%	31/05/27		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
F9981	2Y Fixed	4.88%	31/05/27		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
F9982	2Y Fixed	5.29%	31/05/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9983	2Y Fixed	5.16%	31/05/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9984	2Y Fixed	4.99%	31/05/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9985	2Y Fixed	5.57%	31/05/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9986	2Y Fixed	5.38%	31/05/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9987	2Y Fixed	5.26%	31/05/27	90%	Remortgage	Yes	Yes	Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I		
F9988	5Y Fixed	4.62%	31/05/30	RMVR (6.79%)	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	£3,000,000	All
F9989	5Y Fixed	4.47%	31/05/30		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9990	5Y Fixed	4.42%	31/05/30		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9991	5Y Fixed	4.70%	31/05/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9992	5Y Fixed	4.58%	31/05/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9993	5Y Fixed	4.53%	31/05/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9994	5Y Fixed	4.92%	31/05/30		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
F9995	5Y Fixed	4.78%	31/05/30		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
F9996	5Y Fixed	4.70%	31/05/30		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
F9997	5Y Fixed	5.00%	31/05/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9998	5Y Fixed	4.86%	31/05/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9999	5Y Fixed	4.78%	31/05/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
Z0001	5Y Fixed	5.15%	31/05/30		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
Z0002	5Y Fixed	5.08%	31/05/30		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	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
TR969	2Y BRT	5.19% (BoEBR + 0.44%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
TR970	2Y BRT	5.07% (BoEBR + 0.32%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
TR971	2Y BRT	5.25% (BoEBR + 0.50%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
TR972	2Y BRT	5.12% (BoEBR + 0.37%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
TR973	2Y BRT	5.40% (BoEBR + 0.65%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£800,000	C&I
TR974	2Y BRT	5.24% (BoEBR + 0.49%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£800,000	C&I
TR975	2Y BRT	5.67% (BoEBR + 0.92%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I
TR976	2Y BRT	5.51% (BoEBR + 0.76%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£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	
F9973	2Y Fixed	4.79%	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All	
F9974	2Y Fixed	4.61%	31/05/27		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9975	2Y Fixed	4.50%	31/05/27		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9976	2Y Fixed	4.96%	31/05/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9977	2Y Fixed	4.82%	31/05/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9978	2Y Fixed	4.69%	31/05/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
F9979	2Y Fixed	5.26%	31/05/27		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
F9980	2Y Fixed	5.07%	31/05/27		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	£495	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
F9981	2Y Fixed	4.88%	31/05/27		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	£1,495	2.5/1.25%	N/A	£5,000	£1,000,000	C&I & P&P
F9982	2Y Fixed	5.29%	31/05/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	£0	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9983	2Y Fixed	5.16%	31/05/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	£495	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9984	2Y Fixed	4.99%	31/05/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	£1,495	2.5/1.25%	N/A	£5,000	£800,000	C&I
F9985	2Y Fixed	5.57%	31/05/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9986	2Y Fixed	5.38%	31/05/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£495	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9987	2Y Fixed	5.26%	31/05/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
F9988	5Y Fixed	4.62%	31/05/30	RMVR (6.79%)	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	£3,000,000	All	
F9989	5Y Fixed	4.47%	31/05/30		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9990	5Y Fixed	4.42%	31/05/30		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9991	5Y Fixed	4.70%	31/05/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9992	5Y Fixed	4.58%	31/05/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9993	5Y Fixed	4.53%	31/05/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
F9994	5Y Fixed	4.92%	31/05/30		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
F9995	5Y Fixed	4.78%	31/05/30		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
F9996	5Y Fixed	4.70%	31/05/30		80%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I & P&P
F9997	5Y Fixed	5.00%	31/05/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9998	5Y Fixed	4.86%	31/05/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
F9999	5Y Fixed	4.78%	31/05/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I
Z0001	5Y Fixed	5.15%	31/05/30		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
Z0002	5Y Fixed	5.08%	31/05/30		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
Residential Fixed Remortgage 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	
Z0003	2Y Fixed	5.67%	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	All	
Z0004	2Y Fixed	5.56%	31/05/27		95%	Product Transfer Only	Yes	Yes		No	£0	£495	£495	2.5/1.25%	N/A	£5,000	£600,000	All
Z0005	5Y Fixed	5.47%	31/05/30	RMVR (6.79%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	All	
Z0006	5Y Fixed	5.35%	31/05/30		95%	Product Transfer Only	Yes	Yes		No	£0	£1,295	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	All

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

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
TR969	2Y BRT	5.19% (BoEBR + 0.44%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
TR970	2Y BRT	5.07% (BoEBR + 0.32%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
TR971	2Y BRT	5.25% (BoEBR + 0.50%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
TR972	2Y BRT	5.12% (BoEBR + 0.37%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
TR973	2Y BRT	5.40% (BoEBR + 0.65%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£800,000	C&I
TR974	2Y BRT	5.24% (BoEBR + 0.49%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£800,000	C&I
TR975	2Y BRT	5.67% (BoEBR + 0.92%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I
TR976	2Y BRT	5.51% (BoEBR + 0.76%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£600,000	C&I

Residential 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
TR962	2Y BRT	5.52% (BoEBR + 0.77%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£3,000,000	All
TR963	2Y BRT	5.56% (BoEBR + 0.81%)	2 years		75%	Contract Variation	Yes	Yes		No	£0	£0	No ERC	3%	£5,000	£3,000,000	All
TR964	2Y BRT	5.78% (BoEBR + 1.03%)	2 years		85%	Contract Variation	Yes	Yes		No	£0	£0	No ERC	3%	£5,000	£800,000	All
TR965	2Y BRT	5.95% (BoEBR + 1.20%)	2 years		90%	Contract Variation	Yes	Yes		No	£0	£0	No ERC	3%	£5,000	£600,000	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
PF077	2Y Fixed	3.33%	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfer Only	Yes	No	N/A	No	£0	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF078	2Y Fixed	3.51%	31/05/27		75%	Product Transfer Only	Yes	No		No	£0	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
PF079	2Y Fixed	3.85%	31/05/27		85%	Product Transfer Only	Yes	No		No	£0	3%	2.5/1.25%	N/A	£5,000	£800,000	All
PF080	2Y Fixed	4.09%	31/05/27		90%	Product Transfer Only	Yes	No		No	£0	3%	2.5/1.25%	N/A	£5,000	£600,000	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.

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

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	
2	GR078	2Y Fixed	4.46%	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Additional Borrowing	No	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£50,000	All
5	GR079	5Y Fixed	4.42%	31/05/30	RMVR (6.79%)	95%	Additional Borrowing	No	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	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 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	
2	R1974	2Y Fixed	5.17%	31/05/27	BMVR (6.79%)	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
	R1975	2Y Fixed	4.84%	31/05/27		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995	2.5/1.25%	N/A	£5,000	£1,500,000	All
	R1976	2Y Fixed	5.50%	31/05/27		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£1,500,000	All
	R1977	2Y Fixed	5.18%	31/05/27		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995	2.5/1.25%	N/A	£5,000	£1,500,000	All
5	R1978	5Y Fixed	4.81%	31/05/30	BMVR (6.79%)	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
	R1979	5Y Fixed	4.65%	31/05/30		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
	R1980	5Y Fixed	4.57%	31/05/30		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
	R1981	5Y Fixed	5.34%	31/05/30		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
	R1982	5Y Fixed	5.19%	31/05/30		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
	R1983	5Y Fixed	5.05%	31/05/30		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All

BTL 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	
2	R1968	2Y BRT	5.69% (BoEBR + 0.94%)	2 Years	BMVR (6.79%)	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
	R1970	2Y BRT	5.49% (BoEBR + 0.74%)	2 Years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3%	£5,000	£1,500,000	All
	R1969	2Y BRT	5.79% (BoEBR + 1.04%)	2 Years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3%	£5,000	£1,500,000	All
	R1971	2Y BRT	5.59% (BoEBR + 0.84%)	2 Years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3%	£5,000	£1,500,000	All

BTL 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	
2	R1972	2Y BRT	5.74% (BoEBR + 0.99%)	2 Years	BMVR (6.79%)	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
	R1973	2Y BRT	5.78% (BoEBR + 1.03%)	2 Years		75%	Contract Variation	Yes	Yes		No	£0	£0	No ERC	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	
2	GB070	2Y Fixed	4.45%	31/05/27	BMVR (6.79%)	75%	Additional Borrowing	No	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£50,000	All
5	GB071	5Y Fixed	4.43%	31/05/30	BMVR (6.79%)	75%	Additional Borrowing	No	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	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.

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
2	SO554	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	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	£600,000	C&I
	SO555	2Y Fixed	31/05/27		95%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£25,000	£600,000	C&I
5	SO556	5Y Fixed	31/05/30	RMVR (6.79%)	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	£600,000	C&I
	SO557	5Y Fixed	31/05/30		95%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	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
2	ST005	5Y Fixed	31/05/30	RMVR (6.79%)	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 renters 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
2	SS103	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	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
5	SS104	5Y Fixed	31/05/30	RMVR (6.79%)	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
2	SO558	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	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	£1,000,000	C&I
5	SO559	5Y Fixed	31/05/30	RMVR (6.79%)	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	£1,000,000	C&I

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	
2	PF077	2Y Fixed	3.33%	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF078	2Y Fixed	3.51%	31/05/27		75%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF079	2Y Fixed	3.85%	31/05/27		85%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
	PF080	2Y Fixed	4.09%	31/05/27		90%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£600,000	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.

Shared Ownership 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	
2	SO547	2Y BRT	5.83% (BoEBR + 1.08%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£600,000	C&I

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
5 L0080	2Y Fixed	5.95%	31/05/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	LIFT Purchase	No	No	LIFT Porting with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	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
2	FH091	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
5	FH092	5Y Fixed	31/05/30	RMVR (6.79%)	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
2	FH093	2Y Fixed	31/05/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	All
5	FH094	5Y Fixed	31/05/30	RMVR (6.79%)	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
2	HF085	2Y Fixed	31/05/27	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)	75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	All
5	HF086	5Y Fixed	31/05/30	RMVR (6.79%)	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
2	PF077	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF078	2Y Fixed	31/05/27		75%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF079	2Y Fixed	31/05/27		85%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
	PF080	2Y Fixed	31/05/27		90%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£600,000	All

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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
2	HB638	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	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
	HB639	2Y Fixed	31/05/27		75%	Purchase / Remortgage	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I
5	HB640	5Y Fixed	31/05/30	RMVR (6.79%)	60%	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
	HB641	5Y Fixed	31/05/30		75%	Purchase / Remortgage	Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,000,000	C&I

HTB 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
2	HB633	2Y BRT	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£1,000,000	C&I

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
2	PF077	2Y Fixed	31/05/27	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF078	2Y Fixed	31/05/27		75%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF079	2Y Fixed	31/05/27		85%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
	PF080	2Y Fixed	31/05/27		90%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£600,000	All

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