

FOR INTERMEDIARY USE ONLY



## Our Range of Residential and Buy to Let Mortgages

2 May 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



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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: <a href="https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria">https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria</a> .
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	Z0508	2Y Fixed	4.33%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Purchase	No	No	Porting with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0509	2Y Fixed	4.17%	31/08/27		60%	Purchase	No	No		No	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0510	2Y Fixed	4.33%	31/08/27		60%	Purchase	No	No		No	£1,000	£995	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0511	2Y Fixed	4.01%	31/08/27		60%	Purchase	No	No		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0512	2Y Fixed	4.39%	31/08/27		75%	Purchase	No	No		No	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0513	2Y Fixed	4.29%	31/08/27		75%	Purchase	No	No		No	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0514	2Y Fixed	4.39%	31/08/27		75%	Purchase	No	No		No	£1,000	£995	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0515	2Y Fixed	4.21%	31/08/27		75%	Purchase	No	No		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0516	2Y Fixed	4.53%	31/08/27		85%	Purchase	No	No		No	£0	£0	2.5/1.25%	N/A	£5,000	£800,000	C&I & P&P
	Z0517	2Y Fixed	4.68%	31/08/27		85%	Purchase	No	No		No	£500	£0	2.5/1.25%	N/A	£80,000	£800,000	C&I & P&P
	Z0518	2Y Fixed	4.41%	31/08/27		85%	Purchase	No	No		No	£0	£495	2.5/1.25%	N/A	£5,000	£800,000	C&I & P&P
	Z0519	2Y Fixed	4.53%	31/08/27		85%	Purchase	No	No		No	£1,000	£995	2.5/1.25%	N/A	£5,000	£800,000	C&I & P&P
	Z0520	2Y Fixed	4.29%	31/08/27		85%	Purchase	No	No		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£800,000	C&I & P&P
	Z0521	2Y Fixed	4.83%	31/08/27		90%	Purchase	No	No		No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
	Z0522	2Y Fixed	5.04%	31/08/27		90%	Purchase	No	No		No	£500	£0	2.5/1.25%	N/A	£80,000	£600,000	C&I
	Z0523	2Y Fixed	4.69%	31/08/27		90%	Purchase	No	No		No	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
	Z0524	2Y Fixed	4.83%	31/08/27		90%	Purchase	No	No		No	£1,000	£995	2.5/1.25%	N/A	£5,000	£600,000	C&I
	Z0525	2Y Fixed	4.59%	31/08/27		90%	Purchase	No	No		No	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
	Z0526	2Y Fixed	5.10%	31/08/27		95%	Purchase	No	No	Porting with Top Up (not available for New Build)	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
	Z0527	2Y Fixed	5.31%	31/08/27		95%	Purchase	No	No		No	£500	£0	2.5/1.25%	N/A	£80,000	£600,000	C&I
	Z0528	2Y Fixed	5.06%	31/08/27		95%	Purchase	No	No		No	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
	Z0529	2Y Fixed	5.10%	31/08/27		95%	Purchase	No	No	No	£500	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I	
	NB214	2Y Fixed	5.44%	31/08/27		95%	New Build Purchase	No	No	New Build Porting with Top Up	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
3	Z0552	3Y Fixed	4.21%	31/08/28	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Purchase	No	No	Porting with Top Up	No	£0	£0	4/3/1.5%	N/A	£5,000	£3,000,000	All
	Z0553	3Y Fixed	4.01%	31/08/28		60%	Purchase	No	No		No	£0	£1,495	4/3/1.5%	N/A	£5,000	£3,000,000	All
	Z0554	3Y Fixed	4.32%	31/08/28		75%	Purchase	No	No		No	£0	£0	4/3/1.5%	N/A	£5,000	£3,000,000	All
	Z0555	3Y Fixed	4.05%	31/08/28		75%	Purchase	No	No		No	£0	£1,495	4/3/1.5%	N/A	£5,000	£3,000,000	All
	Z0556	3Y Fixed	4.45%	31/08/28		85%	Purchase	No	No		No	£0	£0	4/3/1.5%	N/A	£5,000	£800,000	C&I & P&P
	Z0557	3Y Fixed	4.29%	31/08/28		85%	Purchase	No	No		No	£0	£1,495	4/3/1.5%	N/A	£5,000	£800,000	C&I & P&P
	Z0558	3Y Fixed	4.69%	31/08/28		90%	Purchase	No	No		No	£0	£0	4/3/1.5%	N/A	£5,000	£600,000	C&I
	Z0559	3Y Fixed	4.53%	31/08/28		90%	Purchase	No	No	Porting with Top Up (not available for New Build)	No	£0	£1,495	4/3/1.5%	N/A	£5,000	£600,000	C&I
	Z0560	3Y Fixed	4.99%	31/08/28		95%	Purchase	No	No		No	£0	£0	4/3/1.5%	N/A	£5,000	£600,000	C&I
	Z0561	3Y Fixed	4.89%	31/08/28		95%	Purchase	No	No		No	£0	£995	4/3/1.5%	N/A	£5,000	£600,000	C&I

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		
5	Z0530	5Y Fixed	4.36%	31/08/30	RMVR (6.54%)	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	
	Z0531	5Y Fixed	4.36%	31/08/30		60%	Purchase	No	No		No	£1,000	£995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	Z0532	5Y Fixed	4.26%	31/08/30		60%	Purchase	No	No		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	Z0533	5Y Fixed	4.04%	31/08/30		60%	Purchase	No	No		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	Z0534	5Y Fixed	4.42%	31/08/30		75%	Purchase	No	No		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	Z0535	5Y Fixed	4.42%	31/08/30		75%	Purchase	No	No		No	£1,000	£995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	Z0536	5Y Fixed	4.31%	31/08/30		75%	Purchase	No	No		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	Z0537	5Y Fixed	4.29%	31/08/30		75%	Purchase	No	No		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All	
	Z0538	5Y Fixed	4.50%	31/08/30		85%	Purchase	No	No		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I & P&P	
	Z0539	5Y Fixed	4.60%	31/08/30		85%	Purchase	No	No		No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£800,000	C&I & P&P	
	Z0540	5Y Fixed	4.51%	31/08/30		85%	Purchase	No	No		No	£1,000	£995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I & P&P	
	Z0541	5Y Fixed	4.42%	31/08/30		85%	Purchase	No	No		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I & P&P	
	Z0542	5Y Fixed	4.28%	31/08/30		85%	Purchase	No	No		No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I & P&P	
	Z0543	5Y Fixed	4.74%	31/08/30		90%	Purchase	No	No		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I	
	Z0544	5Y Fixed	4.82%	31/08/30		90%	Purchase	No	No		No	£500	£0	6/6/5/4/1.75%	N/A	£80,000	£600,000	C&I	
	Z0545	5Y Fixed	4.74%	31/08/30		90%	Purchase	No	No		Porting with Top Up (not available for New Build)	No	£1,000	£995	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	Z0546	5Y Fixed	4.58%	31/08/30		90%	Purchase	No	No			No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	Z0547	5Y Fixed	4.51%	31/08/30		90%	Purchase	No	No			No	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	Z0548	5Y Fixed	4.94%	31/08/30		95%	Purchase	No	No	No		£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I	
	Z0549	5Y Fixed	5.00%	31/08/30		95%	Purchase	No	No	No		£500	£0	6/6/5/4/1.75%	N/A	£80,000	£600,000	C&I	
	Z0550	5Y Fixed	4.94%	31/08/30		95%	Purchase	No	No	Porting with Top Up (not available for New Build)	No	£1,000	£995	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I	
	Z0551	5Y Fixed	4.85%	31/08/30		95%	Purchase	No	No		No	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I	
	NB215	5Y Fixed	5.28%	31/08/30			95%	New Build Purchase	No	No	New Build Porting with Top Up	No	£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	FB076	2Y Fixed	5.28%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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
	FB077	2Y Fixed	5.49%	31/08/27		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
	FN034	2Y Fixed	5.66%	31/08/27		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	FB078	5Y Fixed	4.99%	31/08/30	RMVR (6.54%)	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
	FB079	5Y Fixed	5.21%	31/08/30		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
	FN033	5Y Fixed	5.37%	31/08/30		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	TM039	5Y Fixed	31/08/30	RMVR (6.54%)	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
	TM040	5Y Fixed	31/08/30		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 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	
2	TR990	2Y BRT	4.99% (BoEBR + 0.49%)	2 years	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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
	TR978	2Y BRT	4.92% (BoEBR + 0.42%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
	TR979	2Y BRT	5.10% (BoEBR + 0.60%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
	TR980	2Y BRT	5.01% (BoEBR + 0.51%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
	TR981	2Y BRT	5.25% (BoEBR + 0.75%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£800,000	C&I
	TR982	2Y BRT	5.14% (BoEBR + 0.64%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£800,000	C&I
	TR983	2Y BRT	5.46% (BoEBR + 0.96%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I
	TR984	2Y BRT	5.36% (BoEBR + 0.86%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£600,000	C&I
	TR985	2Y BRT	5.85% (BoEBR + 1.35%)	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	
2	Z0452	2Y Fixed	4.65%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Remortgage	No	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
	Z0453	2Y Fixed	4.45%	31/08/27		60%	Remortgage	No	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0454	2Y Fixed	4.35%	31/08/27		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0455	2Y Fixed	4.76%	31/08/27		75%	Remortgage	No	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0456	2Y Fixed	4.58%	31/08/27		75%	Remortgage	No	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0457	2Y Fixed	4.45%	31/08/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0458	2Y Fixed	4.99%	31/08/27		85%	Remortgage	No	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£800,000	C&I & P&P
	Z0459	2Y Fixed	4.82%	31/08/27		85%	Remortgage	No	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£800,000	C&I & P&P
	Z0460	2Y Fixed	4.66%	31/08/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£800,000	C&I & P&P
	Z0461	2Y Fixed	5.18%	31/08/27		90%	Remortgage	No	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I
	Z0462	2Y Fixed	5.00%	31/08/27		90%	Remortgage	No	Yes		Yes (Remortgages)	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	C&I
	Z0463	2Y Fixed	4.86%	31/08/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
5	Z0464	5Y Fixed	4.60%	31/08/30	RMVR (6.54%)	60%	Remortgage	No	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
	Z0465	5Y Fixed	4.46%	31/08/30		60%	Remortgage	No	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0466	5Y Fixed	4.41%	31/08/30		60%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0467	5Y Fixed	4.66%	31/08/30		75%	Remortgage	No	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0468	5Y Fixed	4.55%	31/08/30		75%	Remortgage	No	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0469	5Y Fixed	4.48%	31/08/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0470	5Y Fixed	4.86%	31/08/30		85%	Remortgage	No	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I & P&P
	Z0471	5Y Fixed	4.75%	31/08/30		85%	Remortgage	No	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I & P&P
	Z0472	5Y Fixed	4.68%	31/08/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I & P&P
	Z0473	5Y Fixed	5.05%	31/08/30		90%	Remortgage	No	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	Z0474	5Y Fixed	4.91%	31/08/30		90%	Remortgage	No	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
	Z0475	5Y Fixed	4.89%	31/08/30		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	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	
2	TR990	2Y BRT	4.99% (BoEBR + 0.49%)	2 years	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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
	TR978	2Y BRT	4.92% (BoEBR + 0.42%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
	TR979	2Y BRT	5.10% (BoEBR + 0.60%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
	TR980	2Y BRT	5.01% (BoEBR + 0.51%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
	TR981	2Y BRT	5.25% (BoEBR + 0.75%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£800,000	C&I
	TR982	2Y BRT	5.14% (BoEBR + 0.64%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£800,000	C&I
	TR983	2Y BRT	5.46% (BoEBR + 0.96%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I
	TR984	2Y BRT	5.36% (BoEBR + 0.86%)	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	
2	Z0454	2Y Fixed	4.35%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0457	2Y Fixed	4.45%	31/08/27		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0460	2Y Fixed	4.66%	31/08/27		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£800,000	C&I & P&P
	Z0463	2Y Fixed	4.86%	31/08/27		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	2.5/1.25%	N/A	£5,000	£600,000	C&I
5	Z0466	5Y Fixed	4.41%	31/08/30	RMVR (6.54%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0469	5Y Fixed	4.48%	31/08/30		75%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0472	5Y Fixed	4.68%	31/08/30		85%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£800,000	C&I & P&P
	Z0475	5Y Fixed	4.89%	31/08/30		90%	Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
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	
2	Z0486	2Y Fixed	4.65%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Contract Variation	Yes	Yes	N/A	No	£250	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0487	2Y Fixed	4.45%	31/08/27		60%		Yes	Yes		No	£250	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0488	2Y Fixed	4.76%	31/08/27		75%		Yes	Yes		No	£250	£0	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0489	2Y Fixed	4.58%	31/08/27		75%		Yes	Yes		No	£250	£495	2.5/1.25%	N/A	£5,000	£3,000,000	All
	Z0490	2Y Fixed	4.99%	31/08/27		85%		Yes	Yes		No	£250	£0	2.5/1.25%	N/A	£5,000	£800,000	All
	Z0491	2Y Fixed	4.82%	31/08/27		85%		Yes	Yes		No	£250	£495	2.5/1.25%	N/A	£5,000	£800,000	All
	Z0492	2Y Fixed	5.18%	31/08/27		90%		Yes	Yes		No	£250	£0	2.5/1.25%	N/A	£5,000	£600,000	All
	Z0493	2Y Fixed	5.00%	31/08/27		90%		Yes	Yes		No	£250	£495	2.5/1.25%	N/A	£5,000	£600,000	All
	Z0494	2Y Fixed	5.28%	31/08/27		95%		Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	All
	Z0495	2Y Fixed	5.08%	31/08/27		95%		Yes	Yes		No	£0	£495	2.5/1.25%	N/A	£5,000	£600,000	All
5	Z0496	5Y Fixed	4.60%	31/08/30	RMVR (6.54%)	60%	Contract Variation	Yes	Yes	N/A	No	£250	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0497	5Y Fixed	4.46%	31/08/30		60%		Yes	Yes		No	£250	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0498	5Y Fixed	4.66%	31/08/30		75%		Yes	Yes		No	£250	£0	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0499	5Y Fixed	4.55%	31/08/30		75%		Yes	Yes		No	£250	£1,295	6/6/5/4/1.75%	N/A	£5,000	£3,000,000	All
	Z0500	5Y Fixed	4.86%	31/08/30		85%		Yes	Yes		No	£250	£0	6/6/5/4/1.75%	N/A	£5,000	£800,000	All
	Z0501	5Y Fixed	4.75%	31/08/30		85%		Yes	Yes		No	£250	£1,295	6/6/5/4/1.75%	N/A	£5,000	£800,000	All
	Z0502	5Y Fixed	5.05%	31/08/30		90%		Yes	Yes		No	£250	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	All
	Z0503	5Y Fixed	4.91%	31/08/30		90%		Yes	Yes		No	£250	£1,295	6/6/5/4/1.75%	N/A	£5,000	£600,000	All
	Z0504	5Y Fixed	5.14%	31/08/30		95%		Yes	Yes		No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	All
	Z0505	5Y Fixed	5.01%	31/08/30		95%		Yes	Yes		No	£0	£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	
2	TR990	2Y BRT	4.99% (BoEBR + 0.49%)	2 years	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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
	TR978	2Y BRT	4.92% (BoEBR + 0.42%)	2 years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
	TR979	2Y BRT	5.10% (BoEBR + 0.60%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£3,000,000	All
	TR980	2Y BRT	5.01% (BoEBR + 0.51%)	2 years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£3,000,000	All
	TR981	2Y BRT	5.25% (BoEBR + 0.75%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£800,000	C&I
	TR982	2Y BRT	5.14% (BoEBR + 0.64%)	2 years		85%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3.00%	£5,000	£800,000	C&I
	TR983	2Y BRT	5.46% (BoEBR + 0.96%)	2 years		90%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3.00%	£5,000	£600,000	C&I
	TR984	2Y BRT	5.36% (BoEBR + 0.86%)	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	
2	TR986	2Y BRT	5.39% (BoEBR + 0.89%)	2 years	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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
	TR987	2Y BRT	5.44% (BoEBR + 0.94%)	2 years		75%		Yes	Yes		No	£0	£0	No ERC	3%	£5,000	£3,000,000	All
	TR988	2Y BRT	5.65% (BoEBR + 1.15%)	2 years		85%		Yes	Yes		No	£0	£0	No ERC	3%	£5,000	£800,000	All
	TR989	2Y BRT	5.85% (BoEBR + 1.35%)	2 years		90%		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	
2	PF097	2Y Fixed	2.96%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Product Transfer Only	Yes	No	N/A	No	£0	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF098	2Y Fixed	3.08%	31/08/27		75%		Yes	No		No	£0	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF099	2Y Fixed	3.39%	31/08/27		85%		Yes	No		No	£0	3%	2.5/1.25%	N/A	£5,000	£800,000	All
	PF100	2Y Fixed	3.66%	31/08/27		90%		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	GR087	2Y Fixed	4.14%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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.

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	R2047	2Y Fixed	4.82%	31/08/27	BMVR (6.54%)	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
	R2048	2Y Fixed	4.48%	31/08/27		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995	2.5/1.25%	N/A	£5,000	£1,500,000	All
	R2049	2Y Fixed	5.18%	31/08/27		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£5,000	£1,500,000	All
	R2050	2Y Fixed	4.83%	31/08/27		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£995	2.5/1.25%	N/A	£5,000	£1,500,000	All
5	R2051	5Y Fixed	4.75%	31/08/30	BMVR (6.54%)	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
	R2052	5Y Fixed	4.61%	31/08/30		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
	R2053	5Y Fixed	4.47%	31/08/30		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£2,995	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
	R2054	5Y Fixed	5.06%	31/08/30		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
	R2055	5Y Fixed	4.89%	31/08/30		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,295	6/6/5/4/1.75%	N/A	£5,000	£1,500,000	All
	R2056	5Y Fixed	4.81%	31/08/30		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	R2020	2Y BRT	5.44% (BoEBR + 0.94%)	2 Years	BMVR (6.54%)	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
	R2021	2Y BRT	5.24% (BoEBR + 0.74%)	2 Years		60%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£1,495	No ERC	3%	£5,000	£1,500,000	All
	R2022	2Y BRT	5.54% (BoEBR + 1.04%)	2 Years		75%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£745	No ERC	3%	£5,000	£1,500,000	All
	R2023	2Y BRT	5.34% (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	R2026	2Y BRT	5.69% (BoEBR + 1.19%)	2 Years	BMVR (6.54%)	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
	R2027	2Y BRT	5.87% (BoEBR + 1.37%)	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	GB081	2Y Fixed	4.15%	31/08/27	BMVR (6.54%)	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.

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	SO582	2Y Fixed	5.19%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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
	SO583	2Y Fixed	5.50%	31/08/27		95%	Purchase / Remortgage	Yes	Yes		Yes (Remortgages)	£0	£0	2.5/1.25%	N/A	£25,000	£600,000	C&I
5	SO584	5Y Fixed	5.11%	31/08/30	RMVR (6.54%)	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
	SO585	5Y Fixed	5.32%	31/08/30		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	ST009	5Y Fixed	5.62%	31/08/30	RMVR (6.54%)	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
2	SS112	2Y Fixed	5.43%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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	SS113	5Y Fixed	5.28%	31/08/30	RMVR (6.54%)	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	SO586	2Y Fixed	5.15%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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	SO587	5Y Fixed	5.05%	31/08/30	RMVR (6.54%)	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	PF097	2Y Fixed	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF098	2Y Fixed	31/08/27		75%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF099	2Y Fixed	31/08/27		85%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
	PF100	2Y Fixed	31/08/27		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
SO572	2Y BRT	5.60% (BoEBR + 1.10%)	2 years	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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
L0085	2Y Fixed	5.47%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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	FH109	2Y Fixed	4.65%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£600,000	C&I

5	FH110	5Y Fixed	4.59%	31/08/30	RMVR (6.54%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	6/6/5/4/1.75%	N/A	£5,000	£600,000	C&I
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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	FH111	2Y Fixed	4.58%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	All

5	FH112	5Y Fixed	4.57%	31/08/30	RMVR (6.54%)	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
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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	HF092	2Y Fixed	4.58%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	All

5	HF093	5Y Fixed	4.57%	31/08/30	RMVR (6.54%)	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
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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	PF097	2Y Fixed	2.96%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF098	2Y Fixed	3.08%	31/08/27		75%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF099	2Y Fixed	3.39%	31/08/27		85%	Product Transfer Only	Yes	No		No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
	PF100	2Y Fixed	3.66%	31/08/27		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	HB657	2Y Fixed	4.85%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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
	HB658	2Y Fixed	4.96%	31/08/27		75%	Purchase / Remortgage	Yes	Yes		No	£0	£0	2.5/1.25%	N/A	£5,000	£1,000,000	C&I
5	HB659	5Y Fixed	4.80%	31/08/30	RMVR (6.54%)	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
	HB660	5Y Fixed	4.86%	31/08/30		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	HB650	2Y BRT	5.48% (BoEBR + 0.98%)	2 years	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	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	PF097	2Y Fixed	2.96%	31/08/27	5.99% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.54%)	60%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF098	2Y Fixed	3.08%	31/08/27		75%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£3,000,000	All
	PF099	2Y Fixed	3.39%	31/08/27		85%	Product Transfer Only	Yes	No	N/A	No	0%	3%	2.5/1.25%	N/A	£5,000	£800,000	All
	PF100	2Y Fixed	3.66%	31/08/27		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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