



Broker Product Guide

As at 20th July 2022

FOR INTERMEDIARY USE ONLY

Residential – Fixed Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan (Purchase & Remortgage)	Max LTV & Loan Amount	Other Comments
3.59% (Fixed)	5.6%	2 Years	FIX2Y023	3% in Year 1; 2% in Year 2	£30,000	60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
3.89% (Fixed)	5.7%	2 Years	FIX2Y024	3% in Year 1; 2% in Year 2	£30,000	80% - £600k 70% - £800k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
4.09% (Fixed)	5.7%	2 Years	FIX2Y025	3% in Year 1; 2% in Year 2	£30,000	90% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
3.79% (Fixed)	5.5%	2 Years	FIX2Y026	3% in Year 1; 2% in Year 2	£30,000	60% - £1m	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage
4.09% (Fixed)	5.6%	2 Years	FIX2Y027	3% in Year 1; 2% in Year 2	£30,000	80% - £600k 70% - £800k 60% - £1m	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage
4.29% (Fixed)	5.6%	2 Years	FIX2Y028	3% in Year 1; 2% in Year 2	£30,000	90% - £400k	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage

Residential – Discounted Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan (Purchase & Remortgage)	Max LTV & Loan Amount	Other Comments
1.99% (SVR less 3.76%)	5.3%	2 Years	DIS2Y019	3% in Year 1; 2% in Year 2	£30,000	60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.25% (SVR less 3.50%)	5.2%	2 Years	DIS2Y002	3% in Year 1; 2% in Year 2	£30,000	60% - £1m	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage
2.24% (SVR less 3.51%)	5.3%	2 Years	DIS2Y020	3% in Year 1; 2% in Year 2	£30,000	80% - £600k 70% - £800k 60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.50% (SVR less 3.25%)	5.3%	2 Years	DIS2Y004	3% in Year 1; 2% in Year 2	£30,000	80% - £600k 70% - £800k 60% - £1m	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage
2.49% (SVR less 3.26%)	5.4%	2 Years	DIS2Y021	3% in Year 1; 2% in Year 2	£30,000	90% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Flexible options • Available for house purchase and re-mortgage
2.75% (SVR less 3.00%)	5.3%	2 Years	DIS2Y006	3% in Year 1; 2% in Year 2	£30,000	90% - £400k	<ul style="list-style-type: none"> • No Arrangement fee • Flexible options • Available for house purchase and re-mortgage

Residential - Standard Variable Rate

Initial Rate	APR	Period	Product Code	Early Repayment Charge	Min Loan (Purchase & Remortgage)	Max LTV & Loan Amount	Other Comments
5.75% (Variable)	5.9%	Mortgage Term	SVRFLEX	None	None	80% - £600k 70% - £800k 60% - £1m	<ul style="list-style-type: none">• No arrangement fee• Flexible options• Available for house purchase and re-mortgage

Retirement Interest Only – Discounted variable rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan (Purchase & Remortgage)	Max LTV & Loan Amount	Other Comments
2.55% (SVR less 3.20%)	5.5%	2 Years	RIOD2Y001	3% in Year 1; 2% in Year 2	£30,000	50% - £500k	<ul style="list-style-type: none"> • Arrangement fee £995 • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55
2.90% (SVR less 2.85%)	5.4%	2 Years	RIOD2Y002	3% in Year 1; 2% in Year 2	£30,000	50% - £500k	<ul style="list-style-type: none"> • No arrangement fee • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55

Retirement Interest Only – Fixed rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan (Purchase & Remortgage)	Max LTV	Other Comments
3.69% Fixed	5.2%	5 Years	RIOF5Y005	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£30,000	50% - £500k	<ul style="list-style-type: none"> • Arrangement fee £995 • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55
3.99% Fixed	5.2%	5 Years	RIOF5Y006	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£30,000	50% - £500k	<ul style="list-style-type: none"> • No arrangement fee • Interest-only payments required • Available for house purchase and re-mortgage • Available for equity release • Minimum age 55

Self-Build - Variable rate

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan (Purchase)	Max LTV & Loan Amount	Other Comments
4.99% (SVR less 0.76%)	5.8%	3 Years	SBVARF	3% in Years 1 & 2; 2% in Year 3	£30,000	80% - £600k 70% - £800k 60% - No limit, please refer to SBS	<ul style="list-style-type: none"> • Arrangement fee £1,249 • On receipt of the Completion Certificate option to switch to a product from our Loyalty range without payment of ERC. • Up to 60% LTV for purchase of land/plot

Professional – Fixed rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan (Purchase & Remortgage)	Max LTV & Loan Amount	Other Comments
3.59% Fixed	5.6%	2 Years	FIX2Y029	3% in Year 1; 2% in Year 2	£50,000	60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
3.89% Fixed	5.7%	2 Years	FIX2Y030	3% in Year 1; 2% in Year 2	£50,000	85% - £600k 75% - £800k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
4.09% Fixed	5.7%	2 Years	FIX2Y031	3% in Year 1; 2% in Year 2	£50,000	95% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage

Professional – Discounted variable rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan (Purchase & Remortgage)	Max LTV & Loan Amount	Other Comments
1.99% (SVR less 3.76%)	5.3%	2 Years	DIS2Y022	3% in Year 1; 2% in Year 2	£50,000	60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.25% (SVR less 3.50%)	5.3%	2 Years	DIS2Y008	3% in Year 1; 2% in Year 2	£50,000	60% - £1m	<ul style="list-style-type: none"> • No arrangement fee • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.24% (SVR less 3.51%)	5.4%	2 Years	DIS2Y023	3% in Year 1; 2% in Year 2	£50,000	85% - £600k 75% - £800k 60% - £1m	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.50% (SVR less 3.25%)	5.4%	2 Years	DIS2Y010	3% in Year 1; 2% in Year 2	£50,000	85% - £600k 75% - £800k 60% - £1m	<ul style="list-style-type: none"> • No arrangement fee • Fully qualified and a practising member of their professional

							<ul style="list-style-type: none"> body • Flexible options • Available for house purchase and re-mortgage
2.49% (SVR less 3.26%)	5.4%	2 Years	DIS2Y024	3% in Year 1; 2% in Year 2	£50,000	95% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage
2.75% (SVR less 3.00%)	5.4%	2 Years	DIS2Y012	3% in Year 1; 2% in Year 2	£50,000	95% - £400k	<ul style="list-style-type: none"> • No arrangement fee • Fully qualified and a practising member of their professional body • Flexible options • Available for house purchase and re-mortgage

Holiday Let – Discounted Variable Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge	Min Loan (Purchase & Remortgage)	Max LTV & Loan Amount	Other Comments
2.80% (SVR less 2.95% Discount)	5.4%	2 Years	HLD2Y003	3% in Year 1; 2% in Year 2	£50,000	60% - £350k	<ul style="list-style-type: none"> • Arrangement fee £995 • Available for house purchase and re-mortgage
3.00% (SVR less 2.75% Discount)	5.5%	2 Years	HLD2Y004	3% in Year 1; 2% in Year 2	£50,000	80% - £350k	<ul style="list-style-type: none"> • Arrangement fee £995 • Available for house purchase and re-mortgage

Guest House – Discounted Variable Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge	Min Loan (Purchase & Remortgage)	Max LTV & Loan Amount	Other Comments
4.59% (SVR less 1.16% Discount)	5.7%	2 Years	GHD2Y001	3% in Year 1; 2% in Year 2	£30,000	75% - £400k	<ul style="list-style-type: none"> • Arrangement fee £995 • Available for house purchase and re-mortgage