

Interest Rate Options for Guarantor, Purchase & Remortgage

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

Individual rate options may be withdrawn at any time without notice. Rates correct at 19 January 2022

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

Fixed Rates					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.14% (Fixed)	£995 Product Fee	60% - £1m	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £519.28 and 228 monthly payments of £659.03 plus one initial interest payment of £562.45. The total amount payable would be £163,340.45 made up of the loan amount plus interest of £57,245.45, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.60% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.39% (Fixed)	£995 Product Fee	80% - £400,000 70% - £750,000	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £531.97 and 228 monthly payments of £660.48 plus one initial interest payment of £580.20. The total amount payable would be £163,967.98 made up of the loan amount plus interest of £57,872.98, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.70% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.69% (Fixed)	£995 Product Fee	90% - £300,000	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £547.45 and 228 monthly payments of £662.18 plus one initial interest payment of £601.74. The total amount payable would be £164,717.68 made up of the loan amount plus interest of £58,622.68, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.70% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.54% (Fixed)	NIL	80% - £400,000 70% - £750,000 60% - £1m	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £539.68 and 228 monthly payments of £661.33 plus one initial interest payment of £590.94. The total amount payable would be £163,347.14 made up of the loan amount plus interest of £58,247.14 and mortgage exit fees of £100. The overall cost for comparison is 4.60% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.99% (Fixed)	NIL	90% - £300,000	3% of outstanding balance in 1st year; 2% in 2nd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £563.19 and 228 monthly payments of £663.41 plus one initial interest payment of £692.51. The total amount payable would be £164,440.17 made up of the loan amount plus interest of £59,340.17 and mortgage exit fees of £100. The overall cost for comparison is 4.70% APRC representative.</p>					

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.49% (Fixed)	£995	80% - £400,000 70% - £750,000 60% - £1m	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £537.10 and 216 monthly payments of £654.79 plus one initial interest payment of £594.52. The total amount payable would be £161385.56 made up of the loan amount plus interest of £55,290.56, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.40% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.19% (Fixed)	£995	60% - £1m	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £521.80 and 192 monthly payments of £638.06 plus one initial interest payment of £572.29. The total amount payable would be £154,439.21 made up of the loan amount plus interest of £48,344.21, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 3.90% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.39% (Fixed)	£995	80% - £400,000 70% - £750,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £531.97 and 192 monthly payments of £640.88 plus one initial interest payment of £580.20. The total amount payable would be £155,578.42 made up of the loan amount plus interest of £49,483.42, a Product Fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.00% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.79% (Fixed)	£995	90% - £300,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £552.67 and 192 monthly payments of £645.94 plus one initial interest payment of £673.32. The total amount payable would be £157,843 made up of the loan amount plus interest of £51,748.66, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.20% APRC representative.</p>					

Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.39% (Fixed)	NIL	60% - £1m	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £531.97 and 192 monthly payments of £640.84 plus one initial interest payment of £587.08. The total amount payable would be £154,582.62 made up of the loan amount plus interest of £49,482.62 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 3.90% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.59% (Fixed)	NIL	80% - £400,000 70% - £750,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £542.26 and 192 monthly payments of £643.59 plus one initial interest payment of £602.00. The total amount payable would be £155,722.36 made up of the loan amount plus interest of £50,622.36 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.00% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
5 Years	2.99% (Fixed)	NIL	90% - £300,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £563.19 and 192 monthly payments of £648.61 plus one initial interest payment of £692.51. The total amount payable would be £157,990.65 made up of the loan amount plus interest of £52,890.65, and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.20% APRC representative.</p>					

Discounted Rates					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	1.69% (Standard Variable Rate less 3.25%)	£995 Product Fee	80% - £400,000 70% - £750,000 60% - £1m	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £496.90 and 216 monthly payments of £647.68 plus one initial interest payment of £569.91. The total amount payable would be £158,458.39 made up of the loan amount plus interest of £52,363.39, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.20% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	1.99% (Standard Variable Rate less 2.95%)	No Product Fee	80% - £400,000 70% - £750,000 60% - £1m	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £511.75 and 216 monthly payments of £650.26 plus one initial interest payment of £597.75. The total amount payable would be £158,553.41 made up of the loan amount plus interest of £53,453.41 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.20% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.19% (Standard Variable Rate less 2.75%)	£995 Product Fee	90% - £300,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £521.80 and 216 monthly payments of £651.95 plus one initial interest payment of £616.46. The total amount payable would be £160,273.86 made up of the loan amount plus interest of £54,178.86, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.30% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.39% (Standard Variable Rate less 2.55%)	No Product Fee	90% - £300,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £531.97 and 216 monthly payments of £653.63 plus one initial interest payment of £635.29. The total amount payable would be £160,006.35 made up of the loan amount plus interest of £54,906.35, and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.30% APRC representative.</p>					
Standard Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
Mortgage Term	4.94% (Variable)	NIL	80% - £400,000 70% - £750,000 60% - £1m	No Early Repayment Charge	• Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £105,000 payable over 21 years on our current standard variable rate of 4.94% (variable) would require 250 monthly payments of £671.81 plus one initial interest payment of £913.72. The total amount payable would be £168,966.22 made up of the loan amount plus interest of £63,866.22 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 5.1% APRC representative.</p>					