



# **Broker Product Guide**

**As at 20<sup>th</sup> May 2022**

**FOR INTERMEDIARY USE ONLY**

## Residential – Fixed Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
<b>3.04%</b> (Fixed)	TBC	2 Years	<b>FIX2Y013</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.29%</b> (Fixed)	TBC	2 Years	<b>FIX2Y014</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	80% - £450k 70% - £750k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.54%</b> (Fixed)	TBC	2 Years	<b>FIX2Y015</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.24%</b> (Fixed)	TBC	2 Years	<b>FIX2Y016</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> <li>• No Arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.44%</b> (Fixed)	TBC	2 Years	<b>FIX2Y017</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	80% - £450k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> <li>• No Arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.74%</b> (Fixed)	TBC	2 Years	<b>FIX2Y018</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> <li>• No Arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>

<b>2.84%</b> (Fixed)	TBC	5 Years	<b>FIX5Y012</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>2.99%</b> (Fixed)	TBC	5 Years	<b>FIX5Y015</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> <li>• No arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.09%</b> (Fixed)	TBC	5 Years	<b>FIX5Y013</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	80% - £450k 70% - £750k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.24%</b> (Fixed)	TBC	5 Years	<b>FIX5Y016</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	80% - £450k 70% - £750k	<ul style="list-style-type: none"> <li>• No arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.34%</b> (Fixed)	TBC	5 Years	<b>FIX5Y014</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.49%</b> (Fixed)	TBC	5 Years	<b>FIX5Y017</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> <li>• No arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>

## Residential – Discounted Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
<b>1.49%</b> (SVR less 3.70%)	4.7%	2 Years	<b>DIS2Y001</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>1.69%</b> (SVR less 3.50%)	4.6%	2 Years	<b>DIS2Y002</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	60% - £1m	<ul style="list-style-type: none"> <li>• No Arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>1.74%</b> (SVR less 3.45%)	4.7%	2 Years	<b>DIS2Y003</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	80% - £450k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>1.94%</b> (SVR less 3.25%)	4.7%	2 Years	<b>DIS2Y004</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	80% - £450k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> <li>• No Arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>1.99%</b> (SVR less 3.20%)	4.8%	2 Years	<b>DIS2Y005</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>2.19%</b> (SVR less 3.00%)	4.7%	2 Years	<b>DIS2Y006</b>	3% in Year 1; 2% in Year 2	Re-mortgage: £30k	90% - £300k	<ul style="list-style-type: none"> <li>• No Arrangement fee</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>

## Residential - Standard variable rate

Initial Rate	APR	Period	Product Code	Early Repayment Charge	Min Loan	Max LTV & Loan Amount	Other Comments
5.19% (Variable)	5.4%	Mortgage Term	SVRFLEX	None	None	80% - £450k 70% - £750k 60% - £1m	<ul style="list-style-type: none"><li>• No arrangement fee</li><li>• Flexible options</li><li>• Available for house purchase and re-mortgage</li></ul>

## Retirement Interest Only – Discounted variable rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
<b>1.99%</b> (SVR less 3.20%)	4.9%	2 Years	<b>RIOD2Y001</b>	3% in Year 1; 2% in Year 2	£30,000	50% - £500k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Interest-only payments required</li> <li>• Available for house purchase and re-mortgage</li> <li>• Available for equity release</li> <li>• Minimum age 55</li> </ul>
<b>2.34%</b> (SVR less 2.85%)	4.9%	2 Years	<b>RIOD2Y002</b>	3% in Year 1; 2% in Year 2	£30,000	50% - £500k	<ul style="list-style-type: none"> <li>• No arrangement fee</li> <li>• Interest-only payments required</li> <li>• Available for house purchase and re-mortgage</li> <li>• Available for equity release</li> <li>• Minimum age 55</li> </ul>

## Retirement Interest Only – Fixed rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV	Other Comments
<b>3.14%</b> Fixed	TBC	5 Years	<b>RIOF5Y003</b>	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"> <li>• Arrangement fee £995</li> <li>• Interest-only payments required</li> <li>• Available for house purchase and re-mortgage</li> <li>• Available for equity release</li> <li>• Minimum age 55</li> </ul>

<b>3.44%</b> Fixed	TBC	5 Years	<b>RIOF5Y004</b>	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"> <li>No arrangement fee</li> <li>Interest-only payments required</li> <li>Available for house purchase and re-mortgage</li> <li>Available for equity release</li> <li>Minimum age 55</li> </ul>
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### Self-Build - Variable rate

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
<b>5.89%</b> (SVR plus 0.70%)	TBC	3 Years	<b>SBVARE</b>	3% in Years 1 & 2; 2% in Year 3	None	80% - £450k 70% - £750k 60% - No limit, please refer to SBS	<ul style="list-style-type: none"> <li>Arrangement fee £1,249</li> <li>On receipt of the Completion Certificate option to switch to a product from our Loyalty range without payment of ERC.</li> <li>Up to 60% LTV for purchase of land/plot</li> </ul>

## Professional – Fixed rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
3.04% Fixed	TBC	2 Years	<b>FIX2Y019</b>	3% in Year 1; 2% in Year 2	£50,000	60% - £1m	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
3.29% Fixed	TBC	2 Years	<b>FIX2Y020</b>	3% in Year 1; 2% in Year 2	£50,000	80% - £500k 70% - £750k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>



<b>3.44%</b> Fixed	TBC	2 Years	<b>FIX2Y021</b>	3% in Year 1; 2% in Year 2	£50,000	90% - £400k 85% - £450k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.54%</b> Fixed	TBC	2 Years	<b>FIX2Y022</b>	3% in Year 1; 2% in Year 2	£50,000	95% - £400k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>2.84%</b> Fixed	TBC	5 Years	<b>FIX5Y018</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	60% - £1m	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.09%</b> Fixed	TBC	5 Years	<b>FIX5Y019</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	80% - £500k 70% - £750k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>

<b>3.19%</b> Fixed	TBC	5 Years	<b>FIX5Y020</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	90% - £400k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.29%</b> Fixed	TBC	5 Years	<b>FIX5Y021</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	95% - £400k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase</li> </ul>

### Professional – Discounted variable rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge (Based on outstanding balance)	Min Loan	Max LTV & Loan Amount	Other Comments
<b>1.49%</b> (SVR less 3.70%)	4.7%	2 Years	<b>DIS2Y007</b>	3% in Year 1; 2% in Year 2	£50,000	60% - £1m	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>

<b>1.69%</b> (SVR less 3.50%)	4.7%	2 Years	<b>DIS2Y008</b>	3% in Year 1; 2% in Year 2	£50,000	60% - £1m	<ul style="list-style-type: none"> <li>• No arrangement fee</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>1.74%</b> (SVR less 3.45%)	4.8%	2 Years	<b>DIS2Y009</b>	3% in Year 1; 2% in Year 2	£50,000	80% - £500k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>1.94%</b> (SVR less 3.25%)	4.8%	2 Years	<b>DIS2Y010</b>	3% in Year 1; 2% in Year 2	£50,000	80% - £500k 70% - £750k 60% - £1m	<ul style="list-style-type: none"> <li>• No arrangement fee</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>1.99%</b> (SVR less 3.20%)	4.8%	2 Years	<b>DIS2Y011</b>	3% in Year 1; 2% in Year 2	£50,000	95% - £400k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Fully qualified and a practising member of their professional body</li> <li>• Flexible options</li> <li>• Available for house purchase and re-mortgage</li> </ul>

<b>2.19%</b> (SVR less 3.00%)	4.8%	2 Years	<b>DIS2Y012</b>	3% in Year 1; 2% in Year 2	£50,000	95% - £400k	<ul style="list-style-type: none"> <li>No arrangement fee</li> <li>Fully qualified and a practising member of their professional body</li> <li>Flexible options</li> <li>Available for house purchase and re-mortgage</li> </ul>
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### Holiday Let – Discounted Variable and Fixed Rates

Initial Rate	APR	Period	Product Code	Early Repayment Charge	Min Loan	Max LTV & Loan Amount	Other Comments
<b>2.24%</b> (SVR less 2.95% Discount)	4.8%	2 Years	<b>HLD2Y003</b>	3% in Year 1; 2% in Year 2	£50,000	60% - £350k	<ul style="list-style-type: none"> <li>Arrangement fee £995</li> <li>Available for house purchase and re-mortgage</li> </ul>
<b>3.39%</b> Fixed	TBC	2 Years	<b>HLF2Y003</b>	3% in Year 1; 2% in Year 2	£50,000	60% - £350k	<ul style="list-style-type: none"> <li>Arrangement fee £995</li> <li>Available for house purchase and re-mortgage</li> </ul>
<b>3.39%</b> Fixed	TBC	5 Years	<b>HLF5Y003</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	60% - £350k	<ul style="list-style-type: none"> <li>Arrangement fee £995</li> <li>Available for house purchase and re-mortgage</li> </ul>

<b>2.44%</b> (SVR less 2.75% Discount)	4.9%	2 Years	<b>HLD2Y004</b>	3% in Year 1; 2% in Year 2	£50,000	80% - £350k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.59%</b> Fixed	TBC	2 Years	<b>HLF2Y004</b>	3% in Year 1; 2% in Year 2	£50,000	80% - £350k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Available for house purchase and re-mortgage</li> </ul>
<b>3.59%</b> Fixed	TBC	5 Years	<b>HLF5Y004</b>	5% in Year 1; 4% in Year 2; 3% in Years 3 & 4; 2% in Year 5	£50,000	80% - £350k	<ul style="list-style-type: none"> <li>• Arrangement fee £995</li> <li>• Available for house purchase and re-mortgage</li> </ul>