

Product Transfers: Buy-to-Let

- 1, 2 & 5 year rates
- Available up to 120% loan to value
- Max loan size £7.5 million
- Available for existing BTL mortgage customers who wish to switch to a fixed or tracker rate

0-60% Loan to value

| Product | Initial Term | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC* | Product Code |
|------------------|-----------------------------|---|----------------------|-------------|---|--------------------------|-------|--------------|
| 1yr fixed rate | Fixed until 31 January 2026 | 5.95% | BVR, currently 9.09% | £0 | 1% until 31/01/2026 | £0 to £7.5 million | 9.3 | 52OM |
| 2yr fixed rate | Fixed until 31 January 2027 | 4.54% | BVR, currently 9.09% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | £0 to £7.5 million | 8.6 | 52HL |
| 2yr fixed rate | Fixed until 31 January 2027 | 4.94% | BVR, currently 9.09% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £0 to £7.5 million | 8.6 | 52HM |
| 2yr tracker rate | Until 31 January 2027 | 5.24% (variable) at 0.49% above the BoE base rate** | BVR, currently 9.09% | £995 | No ERC | £0 to £7.5 million | 8.9 | 52MT |
| 5yr fixed rate | Fixed until 31 January 2030 | 4.24% | BVR, currently 9.09% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £0 to £7.5 million | 7.2 | 52HS |
| 5yr fixed rate | Fixed until 31 January 2030 | 4.44% | BVR, currently 9.09% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £0 to £7.5 million | 7.2 | 52HT |

60-75% Loan to value

| Product | Initial Term | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC* | Product Code |
|------------------|-----------------------------|---|----------------------|-------------|---|--------------------------|-------|--------------|
| 1yr fixed rate | Fixed until 31 January 2026 | 5.95% | BVR, currently 9.09% | £0 | 1% until 31/01/2026 | £0 to £7.5 million | 9.3 | 52OM |
| 2yr fixed rate | Fixed until 31 January 2027 | 4.64% | BVR, currently 9.09% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | £0 to £7.5 million | 8.7 | 52HN |
| 2yr fixed rate | Fixed until 31 January 2027 | 5.04% | BVR, currently 9.09% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £0 to £7.5 million | 8.6 | 52HO |
| 2yr tracker rate | Until 31 January 2027 | 5.39% (variable) at 0.64% above the BoE base rate** | BVR, currently 9.09% | £995 | No ERC | £0 to £7.5 million | 8.9 | 52MU |
| 5yr fixed rate | Fixed until 31 January 2030 | 4.39% | BVR, currently 9.09% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £0 to £7.5 million | 7.1 | 53PI |
| 5yr fixed rate | Fixed until 31 January 2030 | 4.59% | BVR, currently 9.09% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £0 to £7.5 million | 7.1 | 53PJ |

75-80% Loan to value

| Product | Initial Term | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC* | Product Code |
|----------------|-----------------------------|--------------|----------------------|-------------|---|--------------------------|-------|--------------|
| 2yr fixed rate | Fixed until 31 January 2027 | 5.74% | BVR, currently 9.09% | £995 | 2% until 31/01/2026, then 1% until 31/01/2027 | £0 to £7.5 million | 8.9 | 52HP |
| 2yr fixed rate | Fixed until 31 January 2027 | 6.14% | BVR, currently 9.09% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £0 to £7.5 million | 8.9 | 52HQ |
| 5yr fixed rate | Fixed until 31 January 2030 | 5.14% | BVR, currently 9.09% | £995 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £0 to £7.5 million | 7.6 | 52HW |
| 5yr fixed rate | Fixed until 31 January 2030 | 5.34% | BVR, currently 9.09% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £0 to £7.5 million | 7.6 | 52HX |

80-120% Loan to value

| Product | Initial Term | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC* | Product Code |
|----------------|-----------------------------|--------------|----------------------|-------------|---|--------------------------|-------|--------------|
| 2yr fixed rate | Fixed until 31 January 2027 | 6.19% | BVR, currently 9.09% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £0 to £7.5 million | 8.9 | 52HR |
| 5yr fixed rate | Fixed until 31 January 2030 | 5.49% | BVR, currently 9.09% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £0 to £7.5 million | 7.7 | 52HY |

*An APRC (Annual percentage rate of charge) takes into account all of the costs of a loan and allows you to compare different mortgage offers, including those from other lenders

**Bank of England Base Rate, currently 4.75%

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Additional Borrowing: Buy-to-let

You can apply:

- If it's been at least six months since you took out your mortgage
- If your existing mortgage and further borrowing amount added together totals no more than 85% of the value of your home
- For borrowing on an interest-only basis if your existing mortgage and further borrowing totals no more than 75% of your home's value

0-60% Loan to value

| Product | Initial Term | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC* |
|-------------------------|-----------------------------|---|----------------------|-------------|---|--------------------------|-------|
| 2yr fixed rate | Fixed until 31 January 2027 | 4.94% | BVR, currently 9.09% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £10,000 to £1 million | 8.6 |
| 2yr tracker rate | Until 31 January 2027 | 5.64% (variable) at 0.89% above the BoE base rate** | BVR, currently 9.09% | £0 | No ERC | £10,000 to £1 million | 8.8 |
| 5yr fixed rate | Fixed until 31 January 2030 | 4.44% | BVR, currently 9.09% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £10,000 to £1 million | 7.1 |

60-75% Loan to value

| Product | Initial Term | Initial rate | This reverts to | Product fee | Early repayment charge | Loan size (inc all fees) | APRC* |
|-------------------------|-----------------------------|---|----------------------|-------------|---|--------------------------|-------|
| 2yr fixed rate | Fixed until 31 January 2027 | 5.04% | BVR, currently 9.09% | £0 | 2% until 31/01/2026, then 1% until 31/01/2027 | £10,000 to £1 million | 8.6 |
| 2yr tracker rate | Until 31 January 2027 | 5.79% (variable) at 1.04% above the BoE base rate** | BVR, currently 9.09% | £0 | No ERC | £10,000 to £1 million | 8.9 |
| 5yr fixed rate | Fixed until 31 January 2030 | 4.59% | BVR, currently 9.09% | £0 | 5% until 31/01/2026, then 4% until 31/01/2027, then 3% until 31/01/2028, then 2% until 31/01/2029, then 1% until 31/01/2030 | £10,000 to £1 million | 7.0 |

*An APRC (Annual percentage rate of charge) takes into account all of the costs of a loan and allows you to compare different mortgage offers, including those from other lenders

**Bank of England Base Rate, currently 4.75%

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