

Shared Equity / Shared Ownership.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland, maximum 85% LTV
- Shared Ownership is available for properties in England & Wales, maximum 95% LTV
- Free Basic Valuation on all Shared Equity and Shared Ownership products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

First Time Buyers

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.0	
2yr fixed rate	Fixed until 30 June 2027	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.0	
5yr fixed rate	Fixed until 30 June 2030	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.4	
5yr fixed rate	Fixed until 30 June 2030	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.5	

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	
2yr fixed rate	Fixed until 30 June 2027	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 30 June 2030	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.5	
5yr fixed rate	Fixed until 30 June 2030	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.5	

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	
2yr fixed rate	Fixed until 30 June 2027	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 30 June 2030	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.6	
5yr fixed rate	Fixed until 30 June 2030	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.5	

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	
2yr fixed rate	Fixed until 30 June 2027	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 30 June 2030	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.6	
5yr fixed rate	Fixed until 30 June 2030	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	6.5	

85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.2	£500 cashback
2yr fixed rate	Fixed until 30 June 2027	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.2	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.7	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.7	£500 cashback

90-95% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.0	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	6.6	£500 cashback

Home Movers

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.49%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	
2yr fixed rate	Fixed until 30 June 2027	4.79%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	
5yr fixed rate	Fixed until 30 June 2030	4.44%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.0	
5yr fixed rate	Fixed until 30 June 2030	4.64%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.0	

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.59%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	
2yr fixed rate	Fixed until 30 June 2027	4.89%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	
5yr fixed rate	Fixed until 30 June 2030	4.54%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.0	
5yr fixed rate	Fixed until 30 June 2030	4.74%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.79%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	
2yr fixed rate	Fixed until 30 June 2027	5.19%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	
5yr fixed rate	Fixed until 30 June 2030	4.74%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 30 June 2030	4.84%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	4.79%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	
2yr fixed rate	Fixed until 30 June 2027	5.19%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	
5yr fixed rate	Fixed until 30 June 2030	4.74%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	
5yr fixed rate	Fixed until 30 June 2030	4.84%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £1 million	7.1	

85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.34%	HVR, currently 7.99%	£995	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	8.0	£500 cashback
2yr fixed rate	Fixed until 30 June 2027	5.49%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	8.0	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	4.94%	HVR, currently 7.99%	£995	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	7.2	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	5.04%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	7.2	£500 cashback

90-95% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.79%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £500,000	7.8	£500 cashback
5yr fixed rate	Fixed until 30 June 2030	5.49%	HVR, currently 7.99%	£0	5% until 30/06/2027, then 4% until 30/06/2028, then 3% until 30/06/2029, then 2% until 30/06/2030	£5,000 to £500,000	7.2	£500 cashback

Lending is subject to status and lending criteria, UK resident and 18+

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

Remortgage (own Conveyancer)

0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.14%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	£500 cashback

60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.19%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	£500 cashback

75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.49%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	7.9	£500 cashback

80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2027	5.59%	HVR, currently 7.99%	£0	2.5% until 30/06/2026, then 1.5% until 30/06/2027	£5,000 to £1 million	8.0	£500 cashback

*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 4.50%

Representative example:

For a repayment mortgage of £204,559 over a 25 year term, you will make
 24 monthly repayments of £1,212.58 at 5.14% fixed until 30 June 2027. This will be followed by a further:
 276 monthly repayments of £1,554.50 a month at the Homeowner Variable Rate, currently 7.99% for the remainder of the term.
 The total amount payable would be £458,143.92, made up of the loan amount plus interest (£253,584.92).

The overall cost for comparison is 7.9% APRC Representative.

Your first monthly payment will be higher as it includes interest from the date the funds are released as well as the monthly repayment.

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