

Interest rates for House Purchase

	5 Year Fixed Product code BBB0006		7 Year Fixed Product code BBB0007		10 Year Fixed Product code BBB0008		12 Year Fixed Product code BBB0009		15 Year Fixed Product code BBB0010		Standard Variable Rate (SVR)
LTV	Rate	APRC	Rate	APRC	Rate	APRC	Rate	APRC	Rate	APRC	Rate
95%	5.95%	7.57%	5.85%	7.24%	5.85%	6.89%	5.85%	6.70%	5.90%	6.52%	8.20%
90%	5.69%	7.28%	5.59%	6.96%	5.59%	6.61%	5.59%	6.43%	5.64%	6.25%	7.90%
85%	5.54%	7.13%	5.44%	6.81%	5.44%	6.46%	5.44%	6.28%	5.49%	6.10%	7.75%
80%	5.52%	7.06%	5.42%	6.75%	5.42%	6.42%	5.42%	6.24%	5.47%	6.06%	7.65%
75%	5.49%	6.99%	5.39%	6.69%	5.39%	6.37%	5.39%	6.19%	5.44%	6.03%	7.55%
60%	5.45%	6.96%	5.35%	6.66%	5.35%	6.34%	5.35%	6.17%	5.40%	6.00%	7.50%

ERCs

No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds. If refinancing / remortgaging these charges apply:

5% / 4% / 3% / 2% / 1%

7% / 6% / 5% / 4% / 3% / 2% / 1%

9% / 9% / 8% / 7% / 6% / 5% / 4% / 3% / 2% / 1%

9% / 9% / 9% / 9% / 8% / 7% / 6% / 5% / 4% / 3% / 2% / 1%

9% / 9% / 9% / 9% / 9% / 9% / 9% / 8% / 7% / 6% / 5% / 4% / 3% / 2% / 1%

Completion fee: £995

Free valuation (for properties up to £750k in Greater London and £500k in the rest of England & Wales).

Application fee: £195 (non-refundable)

