

# Interest rates

	LTV	Rate	APRC	Application Fee*	Completion Fee	Incentives	ERCs**
<b>5 Year Fixed</b> Product code AAA0026	85%	5.14%	6.97%	£195	£995	Free valuation (for properties up to £750k in Greater London and £500k in the rest of England & Wales. Fees-assisted conveyancing.	No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds ** 5%, 4%, 3%, 2%, 1% if refinancing
	80%	5.09%	6.89%				
	75%	5.04%	6.81%				
	60%	4.99%	6.77%				
<b>7 Year Fixed</b> Product code AAA0022	85%	5.29%	6.73%	£195	£995	Free valuation (for properties up to £750k in Greater London and £500k in the rest of England & Wales. Fees-assisted conveyancing.	No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds ** 7%, 6%, 5%, 4%, 3%, 2%, 1% if refinancing
	80%	5.19%	6.63%				
	75%	5.09%	6.53%				
	60%	4.99%	6.47%				
<b>10 Year Fixed</b> Product code AAA0023	85%	5.29%	6.36%	£195	£995	Free valuation (for properties up to £750k in Greater London and £500k in the rest of England & Wales. Fees-assisted conveyancing.	No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds ** 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% if refinancing
	80%	5.19%	6.27%				
	75%	5.09%	6.17%				
	60%	4.99%	6.10%				
<b>12 Year Fixed</b> Product code AAA0024	85%	5.29%	6.17%	£195	£995	Free valuation (for properties up to £750k in Greater London and £500k in the rest of England & Wales. Fees-assisted conveyancing.	No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds ** 9%, 9%, 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% if refinancing
	80%	5.19%	6.07%				
	75%	5.09%	5.97%				
	60%	4.99%	5.90%				
<b>15 Year Fixed</b> Product code AAA0025	85%	5.29%	5.93%	£195	£995	Free valuation (for properties up to £750k in Greater London and £500k in the rest of England & Wales. Fees-assisted conveyancing.	No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds ** 9%, 9%, 9%, 9%, 9%, 9%, 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% if refinancing
	80%	5.19%	5.83%				
	75%	5.09%	5.73%				
	60%	4.99%	5.65%				
<b>Standard Variable Rate***</b> Product code SVR0001	85%	7.75%					
	80%	7.65%					
	75%	7.55%					
	60%	7.50%					

\* Non-refundable

\*\* ERCs only apply when remortgaging to another lender or refinancing to another product during the product term

\*\*\* SVR product not available for new mortgage selection

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AS A LAST RESORT, YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH PAYMENTS.