

# Interest rates

|   | LTV | Rate  | APRC  | Application Fee* | Completion Fee | Incentives  | ERCs**  |
|---|-----|-------|-------|------------------|----------------|---|---|
| <b>5 Year Fixed</b><br>Product code<br>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.<br>Fees-assisted conveyancing. | No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds<br>** 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><br>Product code<br>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.<br>Fees-assisted conveyancing. | No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds<br>** 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><br>Product code<br>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.<br>Fees-assisted conveyancing. | No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds<br>** 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><br>Product code<br>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.<br>Fees-assisted conveyancing. | No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds<br>** 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><br>Product code<br>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.<br>Fees-assisted conveyancing. | No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds<br>** 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><br>Product code<br>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