

# Interest rates

	LTV	Rate	APRC	Application Fee*	Completion Fee	Incentives	ERCs**																																																		
<b>5 Year Fixed</b> Product code AAA0016	75%	5.70%	7.08%	£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%																																																		
	60%	5.65%	7.04%					<b>7 Year Fixed</b> Product code AAA0017	75%	5.60%	6.80%	£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%	60%	5.55%	6.76%	<b>10 Year Fixed</b> Product code AAA0018	75%	5.55%	6.47%	£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%	60%	5.50%	6.44%	<b>12 Year Fixed</b> Product code AAA0019	75%	5.55%	6.31%	£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%	60%	5.50%	6.28%	<b>15 Year Fixed</b> Product code AAA0020	75%	5.55%	6.12%	£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%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	60%	5.50%	6.08%	<b>Standard Variable Rate***</b> Product code SVR0001	75%	7.55%			
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\* 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