

# Residential loyalty products

Effective from 17th November 2023



Our buy-to-let variable mortgage rate (BTL VMR) is 8.20%

Our variable mortgage rate (VMR) is 8.70%

| Mortgage term                          | Product code | Maximum loan to value | Interest rate payable | Product features  | Reverts to             | Arrangement fees<br>(added to the loan up to the max LTV) | Early repayment charges  |
|--|--------------|-----------------------|-----------------------|---|------------------------|---|--|
| <b>Residential fixed rate products</b> |              |                       |                       |   |                        |   |  |
| 2 year fixed                           | MF1061       | 65%                   | 5.39%                 | Expires on 28/02/2026                                       | 7.20% (VMR less 1.50%) | £999  | Descending; 2% 1st year & 1% 2nd year  |
|  | MF1062       | 65%                   | 5.59%                 | Expires on 28/02/2026                                       |                        | £0  |  |
|  | MF106S       | 75%                   | 5.85%                 | Expires on 28/02/2026                                       |                        | £0  |  |
|  | MF106T       | 90%                   | 6.02%                 | Expires on 28/02/2026                                       |                        | £0  |  |
|  | MF106U       | 90 - 105%             | 6.29%                 | Expires on 28/02/2026                                       |                        | £0  |  |
| 3 year fixed                           | MF106V       | 75%                   | 5.20%                 | Expires on 28/02/2027                                       |                        | £999  | Descending; 3% 1st year, 2% 2nd year & 1% 3rd year   |
| 5 year fixed                           | MF1067       | 65%                   | 4.99%                 | Expires on 28/02/2029                                       |                        | £999  | Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year                   |
|  | MF1068       | 65%                   | 5.19%                 | Expires on 28/02/2029                                       |                        | £0  |  |
|  | MF106W       | 75%                   | 5.22%                 | Expires on 28/02/2029                                       |                        | £0  |  |
|  | MF106X       | 90%                   | 5.29%                 | Expires on 28/02/2029                                       |                        | £0  |  |
|  | MF106Y       | 95%                   | 5.75%                 | Expires on 28/02/2029                                       | £0                     |   |  |
| <b>Residential discount products</b>   |              |                       |                       |   |                        |   |  |
| 2 Year Discount                        | MD019G       | 90%                   | 5.99%                 | 2.71% discount off the variable mortgage rate for two years | 7.20% (VMR less 1.50%) | £0  | 2% early repayment charge during discounted period   |
| 2 Year Discount                        | MD019D       | 90%                   | 6.39%                 | 2.31% discount off the variable mortgage rate for two years |                        | £299  | No early repayment charges apply during the discount rate period. Unlimited capital repayments |

# Retirement interest only loyalty products

Effective from 03rd November 2023



Our buy-to-let variable mortgage rate (BTL VMR) is 8.20%  
Our variable mortgage rate (VMR) is 8.70%

| Mortgage term           | Product code | Maximum loan to value | Interest rate payable | Product features      | Reverts to             | Arrangement fees<br><small>(added to the loan up to the max LTV)</small> | Early repayment charges  |
|-------------------------|--------------|-----------------------|-----------------------|-----------------------|------------------------|--|--|
| RIO fixed rate products |              |                       |                       |                       |                        |  |  |
| 2 year fixed            | MYF05V       | 90%                   | 6.34%                 | Expires on 28/02/2026 | 7.20% (VMR less 1.50%) | £999   | Descending; 2% 1st year & 1% 2nd year  |
| 5 year fixed            | MYF05W       | 90%                   | 6.04%                 | Expires on 28/02/2029 |                        | £999   | Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year |

# Buy to let loyalty products

Effective from 03rd November 2023



Our buy-to-let variable mortgage rate (BTL VMR) is 8.20%

Our variable mortgage rate (VMR) is 8.70%

| Mortgage term                  | Product code | Maximum loan to value | Interest rate payable | Product features  | Reverts to | Arrangement fees<br><small>(added to the loan up to the max LTV)</small> | Early repayment charges  |
|--------------------------------|--------------|-----------------------|-----------------------|---|------------|--|--|
| <b>BTL fixed rate products</b> |              |                       |                       |   |            |  |  |
| 2 year fixed                   | MBF46E       | 75%                   | 6.09%                 | Expires on 28/02/2026                                       | BTL VMR    | £999   | Descending; 2% 1st year & 1% 2nd year  |
|                                | MBF46F       | 90 - 105%             | 7.39%                 | Expires on 28/02/2026                                       |            | £999   |  |
| 5 year fixed                   | MBF46G       | 75%                   | 5.55%                 | Expires on 28/02/2029                                       |            | £999   | Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year |
|                                | MBF46H       | 90 - 105%             | 6.69%                 | Expires on 28/02/2029                                       |            | £999   |  |
| <b>BTL discount products</b>   |              |                       |                       |   |            |  |  |
| 2 Year Discount                | MBD15F       | 75%                   | 6.30%                 | 1.90% discount off the variable mortgage rate for two years | BTL VMR    | £0   | 2% early repayment charge during discounted period                           |

# Limited company buy to let loyalty products

Effective from 01st November 2023



Our buy-to-let variable mortgage rate (BTL VMR) is 8.20%  
Our variable mortgage rate (VMR) is 8.70%

| Mortgage term                                  | Product code | Maximum loan to value | Interest rate payable | Product features  | Reverts to | Arrangement fees<br>(added to the loan up to the max LTV) | Early Redemption Charge  |
|--|--------------|-----------------------|-----------------------|---|------------|---|--|
| <b>Limited Company BTL fixed rate products</b> |              |                       |                       |   |            |   |  |
| 2 year fixed                                   | MBF46C       | 75%                   | 6.39%                 | Expires on 28/02/2026                                       | BTL VMR    | £999  | Descending; 2% 1st year & 1% 2nd year  |
| 5 year fixed                                   | MBF46D       | 75%                   | 6.09%                 | Expires on 28/02/2029                                       |            | £999  | Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year |
| <b>Limited Company BTL discount products</b>   |              |                       |                       |   |            |   |  |
| 2 Year Discount                                | MBD15D       | 75%                   | 6.35%                 | 1.85% discount off the variable mortgage rate for two years | BTL VMR    | £999  | 2% early repayment charge during discounted period                           |

| Contact us                     | Phone         |
|--------------------------------|---------------|
| Central mortgage team helpline | 0344 481 1231 |

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