

Residential loyalty products

Effective from 19 June 2019

Mortgage rate card

Our variable mortgage rate (VMR) is 5.74%

Our buy-to-let variable mortgage rate (BTL VMR) is 6.54%

Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees (added to the loan up to the max LTV)	Early repayment charges
Residential fixed rate products							
2 year fixed	MF0628	80%	1.60%	Fixed until 01/09/21	VMR	£999	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MF063F	80%	1.99%	Fixed until 01/09/21		£0	
	MF062E	85%	2.00%	Fixed until 01/08/21		£0	
	MF062F	90%	1.90%	Fixed until 01/08/21		£999	
	MF062G	90%	2.20%	Fixed until 01/08/21		£0	
	MF062H	90 - 105%	2.40%	Fixed until 01/08/21		£299	
3 year fixed	MF063G	80%	2.05%	Fixed until 01/09/22		£999	
	MF063H	80%	2.14%	Fixed until 01/09/22		£0	
	MF062J	85%	2.25%	Fixed until 01/08/22		£0	
	MF062K	90%	2.50%	Fixed until 01/08/22		£0	
5 year fixed	MF0629	75%	1.95%	Fixed until 01/09/24		£800	
	MF062A	75%	2.10%	Fixed until 01/09/24		£0	
	MF063J	80%	2.10%	Fixed until 01/10/24		£999	
	MF063K	80%	2.20%	Fixed until 01/10/24	£0		
	MF062L	85%	2.30%	Fixed until 01/08/24	£0		
	MF062M	90%	2.40%	Fixed until 01/08/24	£999		
	MF062N	90%	2.50%	Fixed until 01/08/24	£0		
	MF062P	90 - 105%	2.99%	Fixed until 01/08/24	£299		
Residential discount products							
2 year discount	MD013Q	65%	1.43%	4.31% discount off the variable mortgage rate for two years	VMR	£799	No early repayment charges apply during the discount rate period
	MD013L	80%	1.70%	4.04% discount off the variable mortgage rate for two years		£0	
	MD013M	90%	2.24%	3.50% discount off the variable mortgage rate for two years		£0	

Our latest product changes are highlighted in red

BTL loyalty products

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Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees (added to the loan up to the max LTV)	Early repayment charges
BTL fixed rate products							
2 year fixed	MBF23V	65%	1.79%	Fixed until 01/07/21	BTL VMR	£999	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MBF23W	65%	2.09%	Fixed until 01/07/21		£0	
	MBF23X	75%	1.99%	Fixed until 01/07/21		£999	
	MBF23Y	75%	2.34%	Fixed until 01/07/21		£0	
	MBF23Z	90 - 105%	3.29%	Fixed until 01/07/21		£499	
3 year fixed	MBF23P	75%	2.90%	Fixed until 01/07/22		£0	
5 year fixed	MBF243	65%	2.40%	Fixed until 01/09/24		£999	
	MBF23R	65%	2.99%	Fixed until 01/07/24		£0	
	MBF23S	75%	2.79%	Fixed until 01/07/24		£999	
	MBF23T	90 - 105%	3.99%	Fixed until 01/07/24		£499	
BTL discount rate products							
2 year discount	MBD117	75%	2.14%	4.40% discount off the BTL variable mortgage rate for two years	BTL VMR	£0	No early repayment charges apply during the discount rate period

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Contact us	Phone
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