

Residential loyalty products

Effective from 7 January 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	MF058D	80%	1.75%	Fixed until 01/03/21	VMR	£999	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MF058E	80%	2.09%	Fixed until 01/03/21		£0	
	MF057X	85%	2.15%	Fixed until 01/02/21		£199	
	MF057Y	90%	2.05%	Fixed until 01/02/21		£999	
	MF057Z	90%	2.39%	Fixed until 01/02/21		£0	
	MF0581	90 - 105%	2.40%	Fixed until 01/02/21		£299	
3 year fixed	MF058F	75%	2.19%	Fixed until 01/02/22		£199	
	MF058G	80%	2.10%	Fixed until 01/02/22		£999	
	MF058H	80%	2.30%	Fixed until 01/02/22		£0	
	MF0582	85%	2.45%	Fixed until 01/02/22		£199	
	MF0583	90%	2.85%	Fixed until 01/02/22		£0	
5 year fixed	MF058J	75%	2.15%	Fixed until 01/02/24		£800	
	MF058K	75%	2.29%	Fixed until 01/02/24		£0	
	MF058L	80%	2.25%	Fixed until 01/02/24		£999	
	MF058M	80%	2.34%	Fixed until 01/02/24		£0	
	MF0584	85%	2.64%	Fixed until 01/02/24		£999	
	MF0585	90%	2.99%	Fixed until 01/02/24		£0	
	MF0586	90 - 105%	2.99%	Fixed until 01/02/24		£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 most recent product changes are highlighted in red

BTL loyalty products

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Mortgage rate card

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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	MBF22Y	65%	1.84%	Fixed until 01/02/21	BTL VMR	£999	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MBF233	65%	2.19%	Fixed until 01/03/21		£0	
	MBF234	75%	1.99%	Fixed until 01/03/21		£999	
	MBF235	75%	2.34%	Fixed until 01/03/21		£0	
	MBF22Z	90 - 105%	3.29%	Fixed until 01/02/21		£499	
3 year fixed	MBF236	75%	2.90%	Fixed until 01/02/22		£0	
5 year fixed	MBF231	65%	2.60%	Fixed until 01/02/24		£999	
	MBF237	65%	2.99%	Fixed until 01/02/24		£0	
	MBF239	75%	2.79%	Fixed until 01/03/24		£999	
	MBF232	90 - 105%	3.99%	Fixed until 01/02/24		£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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