

# Residential loyalty products

Effective from 9 September 2019



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
<b>Residential fixed rate products</b>							
2 year fixed	MF0656	80%	1.60%	Fixed until 01/12/21	VMR	£999	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MF0657	80%	1.99%	Fixed until 01/12/21		£0	
	MF064P	85%	2.00%	Fixed until 01/12/21		£0	
	MF064Q	90%	1.85%	Fixed until 01/12/21		£999	
	MF064R	90%	2.15%	Fixed until 01/12/21		£0	
	MF064S	90 - 105%	2.40%	Fixed until 01/12/21		£299	
3 year fixed	MF064C	80%	2.05%	Fixed until 01/11/22		£999	
	MF064D	80%	2.14%	Fixed until 01/11/22		£0	
	MF064T	85%	2.25%	Fixed until 01/11/22		£0	
	MF064U	90%	2.35%	Fixed until 01/11/22		£0	
5 year fixed	MF064E	75%	1.95%	Fixed until 01/11/24		£800	
	MF064F	75%	2.10%	Fixed until 01/11/24		£0	
	MF064V	80%	2.10%	Fixed until 01/11/24		£999	
	MF064W	80%	2.20%	Fixed until 01/11/24		£0	
	MF063X	85%	2.30%	Fixed until 01/11/24		£0	
	MF064X	90%	2.20%	Fixed until 01/11/24		£999	
	MF064Y	90%	2.40%	Fixed until 01/11/24		£0	
	MF063Y	90 - 105%	2.99%	Fixed until 01/11/24		£299	
<b>Residential discount products</b>							
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

# Buy to let loyalty products

Effective from 9 September 2019



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

Our variable mortgage rate (VMR) is 5.74%

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
<b>BTL fixed rate products</b>							
2 year fixed	MBF24G	65%	1.79%	Fixed until 01/12/21	BTL VMR	£999	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MBF24H	65%	2.09%	Fixed until 01/12/21		£0	
	MBF24J	75%	1.99%	Fixed until 01/12/21		£999	
	MBF24K	75%	2.19%	Fixed until 01/12/21		£0	
	MBF24L	90 - 105%	3.29%	Fixed until 01/12/21		£499	
3 year fixed	MBF24M	75%	2.70%	Fixed until 01/11/22		£0	
5 year fixed	MBF24N	65%	2.40%	Fixed until 01/11/24		£999	
	MBF24P	65%	2.60%	Fixed until 01/11/24		£0	
	MBF24Q	75%	2.60%	Fixed until 01/11/24		£0	
	MBF24R	90 - 105%	3.99%	Fixed until 01/11/24		£499	
<b>BTL discount rate products</b>							
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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