

Mortgage Rate Sheet



Mortgage Rates – as of 12th June 2026

New Business: Residential Rates

| Product | Max LTV | Initial Rate | Follow on Variable Rate | Arrangement Fee* |
|-----------------------|---------|--------------|-------------------------|------------------------|
| 2 year Fixed | ≤ 60% | 5.09% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 75% | 5.29% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 85% | 5.39% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 90% | 5.49% | 6.25% | 0.5% (£1k min, no max) |
| 5 year Fixed | ≤ 60% | 5.14% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 75% | 5.34% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 85% | 5.44% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 90% | 5.54% | 6.25% | 0.5% (£1k min, no max) |
| 10 year Fixed | ≤ 60% | 5.69% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 75% | 5.79% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 85% | 5.89% | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 90% | 5.99% | 6.25% | 0.5% (£1k min, no max) |
| 2 year Tracker | ≤ 60% | 1.04% + Base | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 75% | 1.14% + Base | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 85% | 1.24% + Base | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 90% | 1.34% + Base | 6.25% | 0.5% (£1k min, no max) |
| 5 year Tracker | ≤ 60% | 1.09% + Base | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 75% | 1.19% + Base | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 85% | 1.29% + Base | 6.25% | 0.5% (£1k min, no max) |
| | ≤ 90% | 1.39% + Base | 6.25% | 0.5% (£1k min, no max) |
| Short Term Tracker | ≤ 60% | 1.74% + Base | N/A | 0.5% (£1k min, no max) |
| | ≤ 75% | 1.84% + Base | N/A | 0.5% (£1k min, no max) |
| | ≤ 85% | 1.94% + Base | N/A | 0.5% (£1k min, no max) |
| | ≤ 90% | 2.04% + Base | N/A | 0.5% (£1k min, no max) |
| Offset 2 Year Tracker | ≤ 60% | 1.24% + Base | 6.75% | 0.5% (£1k min, no max) |
| | ≤ 75% | 1.34% + Base | 6.75% | 0.5% (£1k min, no max) |
| | ≤ 85% | 1.44% + Base | 6.75% | 0.5% (£1k min, no max) |
| | ≤ 90% | 1.54% + Base | 6.75% | 0.5% (£1k min, no max) |

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| | | | | |
|---------------------------|-------|------------------|-----|------------------------|
| Offset Short Term Tracker | ≤ 60% | 1.89% + Base | N/A | 0.5% (£1k min, no max) |
| | ≤ 75% | 1.99% + Base | N/A | 0.5% (£1k min, no max) |
| | ≤ 85% | 2.09% + Base | N/A | 0.5% (£1k min, no max) |
| | ≤ 90% | 2.19% + Base | N/A | 0.5% (£1k min, no max) |
| Mortgage Reserve Account | ≤ 75% | 6.25% (Variable) | N/A | 0.5% (£1k min, no max) |

Green Mortgage Discount

The Green Mortgage Discount is a product feature which applies to both New Residential and Buy-to-Let mortgages.

A Green Mortgage Discount* is provided if one of the following applies:

1. For new purchases or external re-mortgages where property has EPC rating of A or B, client is eligible for an arrangement fee discount of up to £2,000.
2. When a client improves their home's EPC rating to C or above within 24 months of drawdown, client is eligible for a refund of up to £2,000 of their arrangement fee.

*The fee discount will never be more than the arrangement fee charged and must be discussed with the Business Development team first to ensure full criteria is met.

Mortgage Rate Sheet



New Business: Buy-to-Let Rates

| Product | Max LTV | Initial Rate | Follow on Variable Rate | Arrangement Fee* |
|---------------------------|---------|--------------|-------------------------|----------------------|
| 2 year Fixed | ≤ 60% | 5.49% | 6.25% | 1% (£1k min, no max) |
| | ≤ 75% | 5.69% | 6.25% | 1% (£1k min, no max) |
| 5 year Fixed | ≤ 60% | 5.54% | 6.25% | 1% (£1k min, no max) |
| | ≤ 75% | 5.74% | 6.25% | 1% (£1k min, no max) |
| 10 year Fixed | ≤ 60% | 6.09% | 6.25% | 1% (£1k min, no max) |
| | ≤ 75% | 6.19% | 6.25% | 1% (£1k min, no max) |
| 2 year Tracker | ≤ 60% | 1.44% + Base | 6.25% | 1% (£1k min, no max) |
| | ≤ 75% | 1.54% + Base | 6.25% | 1% (£1k min, no max) |
| 5 year Tracker | ≤ 60% | 1.49% + Base | 6.25% | 1% (£1k min, no max) |
| | ≤ 75% | 1.59% + Base | 6.25% | 1% (£1k min, no max) |
| Short Term Tracker | ≤ 60% | 2.14% + Base | N/A | 1% (£1k min, no max) |
| | ≤ 75% | 2.24% + Base | N/A | 1% (£1k min, no max) |
| Offset 2 Year BRT | ≤ 60% | 1.64% + Base | 6.75% | 1% (£1k min, no max) |
| | ≤ 75% | 1.74% + Base | 6.75% | 1% (£1k min, no max) |
| Offset Short Term Tracker | ≤ 60% | 2.29% + Base | N/A | 1% (£1k min, no max) |
| | ≤ 75% | 2.39% + Base | N/A | 1% (£1k min, no max) |

Mortgage Rate Sheet



Existing Customer Product Transfer: Residential Rates

| Product | Max LTV | Initial Rate | Follow on Variable Rate | Arrangement Fee |
|----------------|---------|--------------|-------------------------|-----------------|
| 2 year Fixed | ≤ 60% | 5.09% | 6.25% | £995 |
| | ≤ 75% | 5.29% | 6.25% | £995 |
| | ≤ 85% | 5.39% | 6.25% | £995 |
| | ≤ 90% | 5.49% | 6.25% | £995 |
| 5 year Fixed | ≤ 60% | 5.14% | 6.25% | £995 |
| | ≤ 75% | 5.34% | 6.25% | £995 |
| | ≤ 85% | 5.44% | 6.25% | £995 |
| | ≤ 90% | 5.54% | 6.25% | £995 |
| 10 year Fixed | ≤ 60% | 5.69% | 6.25% | £995 |
| | ≤ 75% | 5.79% | 6.25% | £995 |
| | ≤ 85% | 5.89% | 6.25% | £995 |
| | ≤ 90% | 5.99% | 6.25% | £995 |
| 2 year Tracker | ≤ 60% | 1.04% + Base | 6.25% | £995 |
| | ≤ 75% | 1.14% + Base | 6.25% | £995 |
| | ≤ 85% | 1.24% + Base | 6.25% | £995 |
| | ≤ 90% | 1.34% + Base | 6.25% | £995 |
| 5 year Tracker | ≤ 60% | 1.09% + Base | 6.25% | £995 |
| | ≤ 75% | 1.19% + Base | 6.25% | £995 |
| | ≤ 85% | 1.29% + Base | 6.25% | £995 |
| | ≤ 90% | 1.39% + Base | 6.25% | £995 |

Mortgage Rate Sheet



Existing Customer Product Transfer: Buy-to-Let Rates

| Product | Max LTV | Initial Rate | Follow on Variable Rate | Arrangement Fee |
|----------------|---------|--------------|-------------------------|-----------------|
| 2 year Fixed | ≤ 60% | 5.49% | 6.25% | £995 |
| | ≤ 75% | 5.69% | 6.25% | £995 |
| 5 year Fixed | ≤ 60% | 5.54% | 6.25% | £995 |
| | ≤ 75% | 5.74% | 6.25% | £995 |
| 10 year Fixed | ≤ 60% | 6.09% | 6.25% | £995 |
| | ≤ 75% | 6.19% | 6.25% | £995 |
| 2 year Tracker | ≤ 60% | 1.44% + Base | 6.25% | £995 |
| | ≤ 75% | 1.54% + Base | 6.25% | £995 |
| 5 year Tracker | ≤ 60% | 1.49% + Base | 6.25% | £995 |
| | ≤ 75% | 1.59% + Base | 6.25% | £995 |

Intermediary Product Transfer Fees

Intermediary product transfer fees are payable for requests from clients on our House Mortgage Rate or in the last 4 months of their current product term.

Mortgage Rate Sheet



Important Information

| Reversion & Base Rates | Rate p.a. |
|----------------------------------------|-----------|
| Coutts Base Rate | 3.75% |
| Residential House Mortgage Rate | 6.25% |
| Residential Offset House Mortgage Rate | 6.75% |
| Buy-to-Let House Mortgage Rate | 6.25% |
| Buy-to-Let Offset House Mortgage Rate | 6.75% |

| Product Expiry Dates | |
|----------------------|------------|
| 2 year Fixed/Tracker | 31/10/2028 |
| 5 year Fixed/Tracker | 31/10/2031 |
| 10 year Fixed | 31/10/2036 |

| Early Repayment Charges | |
|---------------------------|---------------------|
| Product | Fee (%) |
| 2 Year Fixed Rate | |
| If repaid in Year 1 | 2% of amount repaid |
| If repaid in Year 2 | 1% of amount repaid |
| 5 Year Fixed Rate | |
| If repaid in Year 1 | 5% of amount repaid |
| If repaid in Year 2 | 4% of amount repaid |
| If repaid in Year 3 | 3% of amount repaid |
| If repaid in Year 4 | 2% of amount repaid |
| If repaid in Year 5 | 1% of amount repaid |
| 10 Year Fixed Rate | |
| If repaid in Years 1-4 | 7% of amount repaid |
| If repaid in Years 5 | 6% of amount repaid |
| If repaid in Years 6 | 5% of amount repaid |
| If repaid in Years 7 | 4% of amount repaid |
| If repaid in Years 8 | 3% of amount repaid |
| If repaid in Years 9 | 2% of amount repaid |
| If repaid in Years 10 | 1% of amount repaid |