

Classification: Public

SCOTTISH WIDOWS BANK

## OUR MORTGAGE RATES

FOR EXISTING MORTGAGE CUSTOMERS MOVING HOME,  
PRODUCT TRANSFERS & FURTHER ADVANCES

Current rates are displayed on our intermediaries website  
[adviser.scottishwidows.co.uk/scottish-widows-bank](https://adviser.scottishwidows.co.uk/scottish-widows-bank)

For the use of mortgage intermediaries and other professionals only.

SCOTTISH  WIDOWS

# Scottish Widows Rate Guide

04 June 2026

## **ERC Structure for Fixed Products:**

2 year - 2% to 31/08/2027, 1% to 31/08/2028

5 year - 5% to 31/08/2027, 4% to 31/08/2028, 3% to 31/08/2029, 2% to 31/08/2030, 1% to 31/08/2031

## **ERC Structure for Tracker Products:**

No ERCs on products

## **Additional Information:**

### **Homemover**

Only available to existing SWB Mortgage Customers Moving Home

Offset Available

# SWB Intermediary Rate Guide

04 June 2026

Standard Variable Rate (SVR)	7.24%
Homeowner Variable Rate (HVR)	

**Scottish Widows Homemover - Fixed**

Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Professional Product Code	Product Code Flexible
2 year	5.54	31/08/2028	£0	£0	£1,000,000	0	60	56200000031	57200000031
2 year	5.59	31/08/2028	£0	£0	£1,000,000	0	75	56300000032	57300000032
2 year	5.90	31/08/2028	£0	£0	£1,000,000	0	85	91300000011	91400000011
2 year	6.16	31/08/2028	£0	£0	£750,000	0	90	56500000027	57500000027
5 year	5.29	31/08/2031	£0	£0	£1,000,000	0	60	76600000041	76700000041
5 year	5.30	31/08/2031	£0	£0	£1,000,000	0	75	76800000041	76900000041
5 year	5.49	31/08/2031	£0	£0	£1,000,000	0	85	91500000010	91600000010
5 year	5.79	31/08/2031	£0	£0	£750,000	0	90	76400000028	76500000028

# Scottish Widows Homemover - Tracker

Type	Rate(%)	Tracks BoE +	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Professional Product Code	Flexible Product Code
2 year	4.45	0.70	2 yrsrs from Completion	£1,499	£50,000	£5,000,000	0	75	90100000002	90200000002
5 year	4.49	0.74	5 years from Completion	£1,499	£50,000	£5,000,000	0	75	90300000002	90400000002

### Scottish Widows - Product Transfers - Fixed

Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code Professional	Product Code Flexible
2 year	5.54	31/10/2028	£0	£0	£1,000,000	0	60	64200000056	60900000056
2 year	5.54	31/10/2028	£0	£0	£7,500,000	0	60	64400000055	61200000055
2 year	5.59	31/10/2028	£0	£0	£1,000,000	60	75	64300000054	61100000054
2 year	5.59	31/10/2028	£0	£0	£7,500,000	60	75	64500000053	61300000053
2 year	5.90	31/10/2028	£0	£0	£1,000,000	75	85	39600000050	43300000050
2 year	5.90	31/10/2028	£0	£0	£7,500,000	75	85	64600000049	61400000049
2 year	6.16	31/10/2028	£0	£0	£1,000,000	85	120	40100000047	43700000047
2 year	6.16	31/10/2028	£0	£0	£7,500,000	85	120	40200000046	43800000046
5 year	5.29	31/10/2031	£0	£0	£1,000,000	0	60	65400000056	62200000056
5 year	5.29	31/10/2031	£0	£0	£7,500,000	0	60	65600000055	62400000055
5 year	5.30	31/10/2031	£0	£0	£1,000,000	60	75	65500000054	62300000054
5 year	5.30	31/10/2031	£0	£0	£7,500,000	60	75	65700000053	62500000053
5 year	5.49	31/10/2031	£0	£0	£1,000,000	75	85	41500000051	45000000051
5 year	5.49	31/10/2031	£0	£0	£7,500,000	75	85	65800000050	62600000050
5 year	5.79	31/10/2031	£0	£0	£1,000,000	85	120	41900000047	45400000047
5 year	5.79	31/10/2031	£0	£0	£7,500,000	85	120	42100000046	45500000046