

# PRODUCT GUIDE

Important stuff just for mortgage brokers

Issue 431

Valid from 30.06.26

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## Everyday residential rates

### Everyday Fixed Rate Purchase Range

#### Key Features:

- Free valuation for purchase customers.
- Free valuation and £300 cashback for 2 & 5 year 95% LTV purchase customers.
- £0 fee products have a minimum loan size of £50,000.
- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	65%	£999	4.44%	4.42%
		£0	4.66%	-
	75%	£999	4.44%	4.42%
		£0	4.66%	4.64%
	80%	£999	4.50%	4.48%
		£0	4.69%	4.67%
	85%	£999	4.64%	4.62%
		£0	4.79%	4.77%
	90%	£999	4.69%	4.67%
		£0	4.89%	4.87%
	95%	£0	5.33%	-
		65%	£999	4.44%
75%	£999		4.44%	4.42%
	80%	£999	4.57%	4.55%
85%		£999	4.62%	4.60%
	90%	£999	4.69%	4.67%
95%		£0	5.20%	-
	75%	£0	5.14%	-
95%		£0	5.54%	-

## Everyday ERC Free residential rates

### Everyday ERC Free Tracker Rate Purchase Range

#### Key Features:

- Free valuation for purchase customers.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.24% (BOE + 0.49%)
		£0	4.74% (BOE + 0.99%)
	75%	£999	4.29% (BOE + 0.54%)
		£0	4.79% (BOE + 1.04%)
	80%	£999	4.29% (BOE + 0.54%)
		£0	4.84% (BOE + 1.09%)
	85%	£999	4.44% (BOE + 0.69%)
		£0	4.94% (BOE + 1.19%)

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# Shared Ownership

## Everyday Fixed Rate Purchase Range

### Key Features:

- Free valuation and £200 cashback for purchase customers.
- Available in England and Wales.
- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	85%	£999	4.64%	4.62%
		£0	4.79%	4.77%
	90%	£999	4.69%	4.67%
		£0	4.89%	4.87%
	95%	£0	5.33%	5.31%
5 Year Fixed Rate	85%	£999	4.62%	4.60%
		£0	4.74%	4.72%
	90%	£999	4.69%	4.67%
		£0	4.79%	4.77%
	95%	£0	5.20%	5.18%

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## Porting additional borrowing Everyday residential rates

### Everyday Fixed Rate Purchase Range

#### Key Features:

- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	65%	£999	4.44%	4.42%
		£0	4.66%	-
	75%	£999	4.44%	4.42%
		£0	4.66%	4.64%
	80%	£999	4.50%	4.48%
		£0	4.69%	4.67%
	85%	£999	4.64%	4.62%
		£0	4.79%	4.77%
	90%	£999	4.69%	4.67%
		£0	4.89%	4.87%
	95%	£0	5.33%	-
		65%	£999	4.44%
	75%		£0	4.54%
		80%	£999	4.44%
85%	£0		4.59%	4.57%
	90%	£999	4.57%	4.55%
95%		£0	4.64%	4.62%
	5 Year Fixed Rate	85%	£999	4.62%
£0			4.74%	4.72%
90%	£999	4.69%	4.67%	
	£0	4.79%	4.77%	
10 Year Fixed Rate	75%	£0	5.14%	-
		£0	5.54%	-

## Everyday ERC Free residential rates

### Everyday ERC Free Tracker Rate Purchase Range

#### Key Features:

- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.24% (BOE + 0.49%)
		£0	4.74% (BOE + 0.99%)
	75%	£999	4.29% (BOE + 0.54%)
		£0	4.79% (BOE + 1.04%)
	80%	£999	4.29% (BOE + 0.54%)
		£0	4.84% (BOE + 1.09%)
	85%	£999	4.44% (BOE + 0.69%)
		£0	4.94% (BOE + 1.19%)

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# Porting additional borrowing Shared Ownership

## Everyday Fixed Rate Purchase Range

### Key Features:

- Available in England and Wales.
- Green rates available on new-builds only with a certified or predicted energy efficiency rating of "A" or "B".

Product	Max LTV	Product Fee	Rate	Green Rate
2 Year Fixed Rate	85%	£999	4.64%	4.62%
		£0	4.79%	4.77%
	90%	£999	4.69%	4.67%
		£0	4.89%	4.87%
	95%	£0	5.33%	5.31%
		5 Year Fixed Rate	85%	£999
£0	4.74%			4.72%
90%	£999		4.69%	4.67%
	£0		4.79%	4.77%
95%	£0		5.20%	5.18%

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## Everyday residential rates

### Everyday Fixed Rate Remortgage Range

#### Key Features:

- Free valuation and standard legal work.

Product	Max LTV	Product Fee	Rate	
2 Year Fixed Rate	65%	£999	4.49%	
		£0	4.73%	
	75%	£999	4.57%	
		£0	4.82%	
	80%	£999	4.80%	
		£0	5.14%	
	85%	£999	4.80%	
		£0	5.14%	
	90%	£999	5.09%	
		£0	5.25%	
	5 Year Fixed Rate	65%	£999	4.59%
			£0	4.67%
75%		£999	4.62%	
		£0	4.77%	
80%		£999	4.79%	
		£0	4.99%	
85%		£999	4.79%	
		£0	4.99%	
90%		£999	4.99%	
		£0	5.15%	
10 Year Fixed Rate	75%	£0	5.18%	

## Everyday ERC Free residential rates

### Everyday ERC Free Tracker Rate Remortgage Range

#### Key Features:

- Free valuation and standard legal work.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.39% (BOE + 0.64%)
		£0	4.89% (BOE + 1.14%)
	75%	£999	4.44% (BOE + 0.69%)
		£0	4.89% (BOE + 1.14%)
	80%	£999	4.44% (BOE + 0.69%)
		£0	5.10% (BOE + 1.35%)
	85%	£999	4.49% (BOE + 0.74%)
		£0	5.10% (BOE + 1.35%)

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# Product Transfer

## Residential, Shared Ownership and Help to Buy rates

### Everyday Fixed Rate Product Transfer Range

#### Key Features:

- No valuation or legal fees.
- Products with an LTV of greater than 85% are not available with additional borrowing.
- Shared Ownership and Help To Buy - Customers must remain on capital and interest repayment.
- Products with £1,999 fee have a minimum loan size - 2 year £200,000, 5 year £100,000

Product	Max LTV	Product Fee	Rate	
2 Year Fixed Rate	65%	£1,999	4.34%	
		£999	4.44%	
		£0	4.69%	
	75%	£1,999	4.47%	
		£999	4.57%	
		£0	4.82%	
	80%	£999	4.80%	
		£0	5.14%	
		85%	£999	4.80%
			£0	5.14%
			90%	£999
	£0	5.25%		
3 Year Fixed Rate	65%	£999	4.60%	
		£0	4.89%	
	75%	£999	4.69%	
		£0	4.94%	
	85%	£999	4.80%	
		£0	5.03%	
	90%	£999	5.14%	
		£0	5.33%	
	95%	£0	5.70%*	
		5 Year Fixed Rate	65%	£1,999
£999	4.54%			
£0	4.67%			
75%	£1,999		4.54%	
	£999		4.62%	
	£0		4.77%	
80%	£999		4.79%	
	£0		4.98%	
85%	£999		4.79%	
	£0		4.98%	
90%	£999		4.94%	
	£0		5.15%	
95%	£0	5.50%*		
	10 Year Fixed Rate	65%	£999	4.98%
£0			5.08%	
75%		£999	5.03%	
		£0	5.18%	
80%		£999	5.19%	
		£0	5.44%	
85%		£999	5.19%	
		£0	5.44%	
90%		£999	5.49%	
		£0	5.69%	

\* Also available to existing customers with LTV >95%

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# Product Transfer Residential, Shared Ownership and Help to Buy rates

## Everyday ERC Free Tracker Rate Product Transfer Range

### Key Features:

- No valuation or legal fees.
- Products with an LTV of greater than 85% are not available with additional borrowing.
- Shared Ownership and Help To Buy - Customers must remain on capital and interest repayment.
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	65%	£999	4.09% (BOE + 0.34%)
		£0	4.64% (BOE + 0.89%)
	75%	£999	4.24% (BOE + 0.49%)
		£0	4.64% (BOE + 0.89%)
	80%	£999	4.24% (BOE + 0.49%)
		£0	4.82% (BOE + 1.07%)
	85%	£999	4.29% (BOE + 0.54%)
		£0	4.82% (BOE + 1.07%)
	90%	£999	4.64% (BOE + 0.89%)
		£0	4.82% (BOE + 1.07%)
	95%	£0	4.95%* (BOE + 1.20%)

\* Also available to existing customers with LTV >95%

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# Product Transfer Everyday Buy-to-Let rates

## Everyday Fixed Rate Product Transfer Range

### Key Features:

- No valuation or legal fees.
- Products with an LTV of greater than 75% are not available with additional borrowing.

Product	Max LTV	Product Fee	Rate	
2 Year Fixed Rate	60%	£3,995	4.24%	
		£1,495	4.54%	
		£0	4.89%	
	75%	£3,995	4.44%	
		£1,495	4.69%	
		£0	5.14%	
	80%	£1,495	5.43%	
		£0	5.94%	
		£0	6.19%*	
	3 Year Fixed Rate	60%	£1,495	4.49%
			£0	4.84%
		75%	£1,495	4.69%
5 Year Fixed Rate	60%	£3,995	4.34%	
		£1,495	4.44%	
		£0	4.71%	
	75%	£3,995	4.64%	
		£1,495	4.74%	
		£0	4.97%	
	80%	£1,495	5.44%	
		£0	5.64%	
		£0	5.74%*	

\* Also available to existing customers with LTV >95%

## Everyday Tracker Rate Product Transfer Range

### Key Features:

- No valuation or legal fees

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	60%	£995	4.43% (BOE + 0.68%)
	75%	£995	4.85% (BOE + 1.10%)

## Everyday ERC Free Tracker Rate Product Transfer Range

### Key Features:

- No valuation or legal fees
- No Early Repayment Charge.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	75%	£995	4.95% (BOE + 1.20%)

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# Buy-to-Let Existing Customer Home Mover

## Everyday Fixed Rate Purchase Range

### Key Features:

- Free valuation for purchase customers.
- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£1,495	4.54%
		£0	4.89%
	75%	£1,495	4.69%
		£0	5.14%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.44%
		£0	4.71%
	75%	£1,495	4.74%
		£0	4.97%
	80%	£1,495	5.44%
		£0	5.64%

## Everyday ERC Free Tracker Rate Purchase Range

### Key Features:

- Free valuation for purchase customers.
- No Early Repayment Charge.
- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	75%	£995	4.95% (BOE + 1.20%)

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# Buy-to-Let Existing Customer Porting additional borrowing

## Everyday Fixed Rate Purchase Range

### Key Features:

- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Fixed Rate	60%	£1,495	4.54%
		£0	4.89%
	75%	£1,495	4.69%
		£0	5.14%
	80%	£1,495	5.43%
		£0	5.94%
5 Year Fixed Rate	60%	£1,495	4.44%
		£0	4.71%
	75%	£1,495	4.74%
		£0	4.97%
	80%	£1,495	5.44%
		£0	5.64%

## Everyday ERC Free Tracker Rate Purchase Range

### Key Features:

- No Early Repayment Charge.
- Available to Portfolio and Non-Portfolio Landlords.

Product	Max LTV	Product Fee	Rate
2 Year Tracker Rate	75%	£995	4.95% (BOE + 1.20%)

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# Early Repayment Charges

Fixed term	Early Repayment Charge
10 Years	8% until 01 September 2028
	7% until 01 September 2030
	6% until 01 September 2031
	5% until 01 September 2032
	4% until 01 September 2033
	3% until 01 September 2034
	2% until 01 September 2035
5 Years	1% until 01 September 2036
	5% until 01 September 2028
	4% until 01 September 2029
	3% until 01 September 2030
3 Years	2% until 01 September 2031
	3.5% until 01 September 2027
	2.5% until 01 September 2028
2 Years	2% until 01 September 2029
	2.5% until 01 September 2027
2 Years (Tracker)	1.5% until 01 September 2028
	0.5% until 01 September 2027
	0.25% until 01 September 2028

**Everyday products:** if a customer repays early, we base our charges on the outstanding loan balance. As long as their overpayments don't add up to 10% of the remaining balance per calendar year, we don't charge for them.

- You can switch your customer's previously selected product onto a new product from our current new business range as many times as needed prior to completion.
- For product transfers or new business submit the form held on the intermediary website.

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