

FOR INTERMEDIARY USE ONLY



Our Range of Residential and Buy to Let Mortgages

23 June 2026

Get in touch your way



Call: 0345 601 6683
Mon to Thurs: 8:30am - 6pm
Friday: 8:30am - 5:30pm



Webchat:
Mon to Thurs: 8:00am - 6pm
Friday: 8:00am - 5:30pm
Saturday: 9am - Noon



LinkedIn

A guide to our service

Application and completion fees	No application fees apply. Please refer to the rate tables for details of any completion fees payable. Where your client has opted to pay upfront, these must be received before we will issue any mortgage offer. Any fees payable, with the exception of valuation fees (where applicable), are refundable if the loan does not complete.
Cashback	Where cashback applies, it will be paid to the borrower up to 15 days following completion.
CHAPS	It is our usual practice to send the loan to the conveyancer by CHAPS.
Direct Debits	The mortgage contract requires monthly payments by direct debit on the first of each month. If the borrower wants to change their payment date, they can do this by contacting us after completion.
Discounts	All discount periods apply from the end of the month in which completion takes place if no fixed end date is quoted. A floor applies to all discounted products in this guide. Unless specifically stated otherwise for a particular product, this floor is 0% i.e. no pay rate will ever be less than 0%.
Early Repayment Charge (ERC)	Where no ERC applies, or the ERC period has expired, unlimited overpayments can be made without the application of an ERC. Our Fixed Rate Mortgages allow up to 10% overpayment without paying an ERC - this is per annum and cannot be rolled over. Our Base Rate Tracker mortgages allow unlimited overpayments ERC-free.
First time buyers	For first time buyers, products are only available on a repayment (Capital and Interest) basis. We require a minimum of six months' continuous employment and we may need proof of deposit.
Follow-on rates	Standard Variable Rate (SVR) was the base rate applying to mortgages taken out before 30 December 2009. The Base Rate Tracker (BRT) revert rate applies to mortgages taken out between 30 December 2009 and 13 November 2012. Mortgage Variable Rate (MVR) is the base rate applying to mortgages taken out from 14 November 2012. Should your client be on a product linked to, or which changes to, SVR or the BRT revert rate and they move to a product which is linked to or changes to MVR, it is not possible to subsequently move back to SVR or BRT. Unless otherwise stated, at the end of the initial deal period, the mortgage will revert to the MVR for the remainder of the term. Separate SVRs and MVRs exist for both Residential (RMVR) and for Buy to Let (BMVR) mortgages, and may change by different amounts at different times.
Incentives	There is no charge for a property valuation for mortgage purposes where the property value is less than £1.5 million. With the majority of our remortgages there is no charge for standard legal costs of conveyancing, providing your client uses the Skipton Remortgage Conveyancing Service. There may be some additional legal costs payable where the loan is above £1 million. In some cases, your client may be required to pay certain legal costs which are not usually included in a standard remortgage, such as transfers of equity or deed of postponement. Fee assisted legal support is not available on Additional Borrowing applications.
Interest Only	Residential Interest Only mortgages are available to a maximum of 70% LTV, or 80% LTV for part & part mortgages, and aren't available for first time buyers. Interest Only acceptable repayment strategies and further information on our lending criteria, please refer to our A-Z Lending Criteria Guide at: https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria
Loan to Value (LTV)	Please note, where separate interest rates apply for different LTVs, a change in the valuation or loan required may mean your client is ineligible for the rate they originally applied for. In this instance you will be advised of the change and asked if you still wish to proceed with your client's application. Before submitting a full application, you should use our affordability calculator and Decision in Principle facility to ensure the case fits our criteria.
Minimum Property Value	Minimum property value for Residential Mortgages is £50k. Minimum property value for Buy to Let Mortgages is £75k.
Offers	Mortgage offers for purchases and remortgages are valid for six months (except Additional Borrowing offers which are valid for one month and New Build offers which are valid for nine months) and are not transferable to different properties.
Product Floor	Please check the product grid for the product floor. Any products that track the BoEBR, any rate changes will come into effect 14 days after BoEBR change.
Product Transfers	Product transfers are possible via our eMortgages system and will be eligible for a retention procurement fee payment.
TSM (Transfer Subject to Mortgage)	A TSM application relates to existing SBS borrowers only, where a request is made to either change the names on the existing mortgage and ownership of the property (i.e. remove &/or add a name) and in some cases where additional funds are also requested to buy out a partner etc.
Valuation fees	If applicable, these are payable with the application (except where stated) and include a non-refundable Valuation Panel Management fee of £26 for arranging and administering our valuation. This fee should be shown in your client's Mortgage Illustration. Minimum property valuation/purchase price (whichever is the lowest) is £50,000 for Residential and £75,000 for Buy To Let (mortgage report and valuation only). We won't charge for a valuation for mortgage purposes on any of our current Residential and Buy to Let product ranges on properties where the property value is less than £1.5 million. If your client changes the property to another during the mortgage process, we won't charge for a further valuation for mortgage purposes. The valuation report is for the benefit of Skipton for mortgage purposes only and does not guarantee that the property is free from defects. On some occasions only an AVM (Automated Valuation Model) may be carried out. Your client may require a RICS Home Survey Level 2 or RICS Home Survey Level 3 if they are purchasing a property. This should be arranged with the clients and a valuer.

Residential Fixed Purchase																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2618	2Y Fixed	4.71%	31/10/28	RMVR (6.29%)	60%	Purchase	No	No	Porting with Top Up	No	£0	£0	2/1%	N/A	£5,000	£5,000,000	All
Z2619		4.60%			60%		No	No		£0	£495	£5,000			£5,000,000	All	
Z2620		4.43%			60%		No	No		£0	£1,495	£5,000			£5,000,000	All	
Z2621		4.82%			75%		No	No		£0	£0	£5,000			£3,000,000	All	
Z2622		4.73%			75%		No	No		£0	£495	£5,000			£3,000,000	All	
Z2623		4.59%			75%		No	No		£0	£1,495	£5,000			£3,000,000	All	
Z2624		4.93%			85%		No	No		£0	£0	£5,000			£1,000,000	C&I & P&P	
Z2625		5.15%			85%		No	No		£80,000	£1,000,000	£5,000			£1,000,000	C&I & P&P	
Z2626		4.85%			85%		No	No		£5,000	£1,000,000	£5,000			£1,000,000	C&I & P&P	
Z2627		4.71%			85%		No	No		£0	£1,495	£5,000			£1,000,000	C&I & P&P	
Z2628		5.08%			90%		No	No		£0	£0	£5,000			£750,000	C&I	
Z2629		5.31%			90%		No	No		£80,000	£750,000	£5,000			£750,000	C&I	
Z2630		4.98%			90%		No	No		£0	£495	£5,000			£750,000	C&I	
Z2631		4.84%			90%		No	No		£0	£1,495	£5,000			£750,000	C&I	
Z2632		5.19%			95%		No	No		£0	£0	£5,000			£600,000	C&I	
Z2633		5.39%			95%		No	No		£80,000	£600,000	£5,000			£600,000	C&I	
Z2634	5.11%	95%	No	No	£0	£495	£5,000	£600,000	C&I								

Z2635	3Y Fixed	4.73%	31/10/29	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	3/2.5/1%	N/A	£5,000	£5,000,000	All
Z2636		4.61%			60%		Yes	Yes		Yes (Remortgages)	£0	£795			£5,000	£5,000,000	All
Z2637		4.83%			75%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£3,000,000	All
Z2638		4.70%			75%		Yes	Yes		Yes (Remortgages)	£0	£795			£5,000	£3,000,000	All
Z2639		4.93%			85%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£1,000,000	C&I & P&P
Z2640		4.82%			85%		Yes	Yes		Yes (Remortgages)	£0	£795			£5,000	£1,000,000	C&I & P&P
Z2641		5.03%			90%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£750,000	C&I
Z2642		4.93%			90%		Yes	Yes		Yes (Remortgages)	£0	£795			£5,000	£750,000	C&I
Z2643		5.19%			95%		No	No		No	£0	£0			£5,000	£600,000	C&I
Z2644		5.09%			95%		No	No		No	£0	£795			£5,000	£600,000	C&I

Z2645	5Y Fixed	4.71%	31/10/31	RMVR (6.29%)	60%	Purchase	No	No	Porting with Top Up	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£5,000,000	All
Z2646		4.58%			60%		No	No		£0	£995	£5,000			£5,000,000	All	
Z2647		4.49%			60%		No	No		£0	£1,995	£5,000			£5,000,000	All	
Z2648		4.88%			75%		No	No		£0	£0	£5,000			£3,000,000	All	
Z2649		4.76%			75%		No	No		£0	£995	£5,000			£3,000,000	All	
Z2650		4.69%			75%		No	No		£0	£1,995	£5,000			£3,000,000	All	
Z2651		4.95%			85%		No	No		£0	£0	£5,000			£1,000,000	C&I & P&P	
Z2652		5.05%			85%		No	No		£0	£0	£80,000			£1,000,000	C&I & P&P	
Z2653		4.85%			85%		No	No		£0	£995	£5,000			£1,000,000	C&I & P&P	
Z2654		4.80%			85%		No	No		£0	£1,995	£5,000			£1,000,000	C&I & P&P	
Z2655		5.03%			90%		No	No		£0	£0	£5,000			£750,000	C&I	
Z2656		5.12%			90%		No	No		£0	£0	£80,000			£750,000	C&I	
Z2657		4.95%			90%		No	No		£0	£995	£5,000			£750,000	C&I	
Z2658		4.86%			90%		No	No		£0	£1,995	£5,000			£750,000	C&I	
Z2659		5.15%			95%		No	No		£0	£0	£5,000			£600,000	C&I	
Z2660		5.26%			95%		No	No		£0	£0	£80,000			£600,000	C&I	
Z2661	5.07%	95%	No	No	£0	£995	£5,000	£600,000	C&I								

Residential Track Record Fixed Purchase																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
TM078	5Y Fixed	5.55%	31/10/31	RMVR (6.29%)	100%	Track Record Purchase	No	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£600,000	C&I
TM079		5.69%									£1,000	£0			£100,000	£600,000	C&I

Only available to those who have not owned a property within the last 3 years. Must have a history of at least 12 months rental payments in a row within the last 18 months. Minimum age 21. We will accept a deposit but this must be less than 5%.

For full criteria visit <https://www.skipton-intermediaries.co.uk/criteria/track-record>

Residential Base Rate Tracker Purchase & Remortgage																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
U0118	2Y BRT	4.14% (BoEBR+ 0.39%)	2 years	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£995	No ERC	3.00%	£5,000	£5,000,000	All
U0119		4.34% (BoEBR+ 0.59%)			75%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£3,000,000	All
U0120		4.44% (BoEBR+ 0.69%)			85%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£1,000,000	C&I & P&P
U0121		4.54% (BoEBR+ 0.79%)			90%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£750,000	C&I
U0122		4.64% (BoEBR+ 0.89%)			95%	Purchase	No	No	Porting with Top Up	No	£0	£995			£5,000	£600,000	C&I

Residential Fixed Remortgage																		
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type	
Z2662	2Y Fixed	4.81%	31/10/28	RMVR (6.29%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	2/1%	N/A	£5,000	£5,000,000	All	
Z2663		4.64%			60%		Yes	Yes		Yes (Remortgages)	£0	£495			£5,000	£5,000,000	All	
Z2664		4.50%			60%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£5,000,000	All	
Z2665		4.89%			75%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£3,000,000	All	
Z2666		4.74%			75%		Yes	Yes		Yes (Remortgages)	£0	£495			£5,000	£3,000,000	All	
Z2667		4.63%			75%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£3,000,000	All	
Z2668		4.99%			85%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£1,000,000	C&I & P&P	
Z2669		4.88%			85%		Yes	Yes		Yes (Remortgages)	£0	£495			£5,000	£1,000,000	C&I & P&P	
Z2670		4.74%			85%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£1,000,000	C&I & P&P	
Z2671		5.10%			90%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£750,000	C&I	
Z2672		4.97%			90%		Yes	Yes		Yes (Remortgages)	£0	£495			£5,000	£750,000	C&I	
Z2673		4.84%			90%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£750,000	C&I	
Z2635	3Y Fixed	4.73%	31/10/29	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	3/2.5/1%	N/A	£5,000	£5,000,000	All	
Z2636		4.61%					60%	Yes		Yes	Yes (Remortgages)	£0			£795	£5,000	£5,000,000	All
Z2637		4.83%					75%	Yes		Yes	Yes (Remortgages)	£0			£0	£5,000	£3,000,000	All
Z2638		4.70%					75%	Yes		Yes	Yes (Remortgages)	£0			£795	£5,000	£3,000,000	All
Z2639		4.93%					85%	Yes		Yes	Yes (Remortgages)	£0			£0	£5,000	£1,000,000	C&I & P&P
Z2640		4.82%					85%	Yes		Yes	Yes (Remortgages)	£0			£795	£5,000	£1,000,000	C&I & P&P
Z2641		5.03%					90%	Yes		Yes	Yes (Remortgages)	£0			£0	£5,000	£750,000	C&I
Z2642		4.93%					90%	Yes		Yes	Yes (Remortgages)	£0			£795	£5,000	£750,000	C&I
Z2674	5Y Fixed	4.78%	31/10/31	RMVR (6.29%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£5,000,000	All	
Z2675		4.66%					60%	Yes		Yes	Yes (Remortgages)	£0			£995	£5,000	£5,000,000	All
Z2676		4.90%					75%	Yes		Yes	Yes (Remortgages)	£0			£0	£5,000	£3,000,000	All
Z2677		4.79%					75%	Yes		Yes	Yes (Remortgages)	£0			£995	£5,000	£3,000,000	All
Z2678		4.99%					85%	Yes		Yes	Yes (Remortgages)	£0			£0	£5,000	£1,000,000	C&I & P&P
Z2679		4.89%					85%	Yes		Yes	Yes (Remortgages)	£0			£995	£5,000	£1,000,000	C&I & P&P
Z2680		5.07%					90%	Yes		Yes	Yes (Remortgages)	£0			£0	£5,000	£750,000	C&I
Z2681		4.98%					90%	Yes		Yes	Yes (Remortgages)	£0			£995	£5,000	£750,000	C&I
Residential Base Rate Tracker Purchase & Remortgage																		
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type	
U0118	2Y BRT	4.14% (BoEBR+ 0.39%)	2 years	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£995	No ERC	3.00%	£5,000	£5,000,000	All	
U0119		4.34% (BoEBR+ 0.59%)			75%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£3,000,000	All	
U0120		4.44% (BoEBR+ 0.69%)			85%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£1,000,000	C&I & P&P	
U0121		4.54% (BoEBR+ 0.79%)			90%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£750,000	C&I	
Shared Ownership Fixed - Staircasing to 100% ownership																		
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type	
SS151	2Y Fixed	5.18%	31/10/28	RMVR (6.29%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	2/1%	N/A	£5,000	£600,000	C&I	
SS152	5Y Fixed	5.15%	31/10/31	RMVR (6.29%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£600,000	C&I	

This page displays all residential products available for existing customers, including products from the purchase and remortgage pages.

Residential Fixed Remortgage																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2662	2Y Fixed	4.81%	31/10/28	RMVR (6.29%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	2/1%	N/A	£5,000	£5,000,000	All
Z2663		4.64%			60%		Yes	Yes		Yes (Remortgages)	£0	£495			£5,000	£5,000,000	All
Z2664		4.50%			60%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£5,000,000	All
Z2665		4.89%			75%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£3,000,000	All
Z2666		4.74%			75%		Yes	Yes		Yes (Remortgages)	£0	£495			£5,000	£3,000,000	All
Z2667		4.63%			75%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£3,000,000	All
Z2668		4.99%			85%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£1,000,000	C&I & P&P
Z2669		4.88%			85%		Yes	Yes		Yes (Remortgages)	£0	£495			£5,000	£1,000,000	C&I & P&P
Z2670		4.74%			85%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£1,000,000	C&I & P&P
Z2671		5.10%			90%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£750,000	C&I
Z2672		4.97%			90%		Yes	Yes		Yes (Remortgages)	£0	£495			£5,000	£750,000	C&I
Z2673		4.84%			90%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£750,000	C&I
Z2635	3Y Fixed	4.73%	31/10/29	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	3/2.5/1%	N/A	£5,000	£5,000,000	All
Z2636		4.61%			60%		Yes	Yes		Yes (Remortgages)	£0	£795			£5,000	£5,000,000	All
Z2637		4.83%			75%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£3,000,000	All
Z2638		4.70%			75%		Yes	Yes		Yes (Remortgages)	£0	£795			£5,000	£3,000,000	All
Z2639		4.93%			85%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£1,000,000	C&I & P&P
Z2640		4.82%			85%		Yes	Yes		Yes (Remortgages)	£0	£795			£5,000	£1,000,000	C&I & P&P
Z2641		5.03%			90%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£750,000	C&I
Z2642		4.93%			90%		Yes	Yes		Yes (Remortgages)	£0	£795			£5,000	£750,000	C&I
Z2674	5Y Fixed	4.78%	31/10/31	RMVR (6.29%)	60%	Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£5,000,000	All
Z2675		4.66%			60%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£5,000,000	All
Z2676		4.90%			75%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£3,000,000	All
Z2677		4.79%			75%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£3,000,000	All
Z2678		4.99%			85%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£1,000,000	C&I & P&P
Z2679		4.89%			85%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£1,000,000	C&I & P&P
Z2680		5.07%			90%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£750,000	C&I
Z2681		4.98%			90%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£750,000	C&I
Residential Base Rate Tracker Purchase & Remortgage																	
Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
U0118	2Y BRT	4.14% (BoEBR+ 0.39%)	2 years	RMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£995	No ERC	3.00%	£5,000	£5,000,000	All
U0119		4.34% (BoEBR+ 0.59%)			75%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£3,000,000	All
U0120		4.44% (BoEBR+ 0.69%)			85%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£1,000,000	C&I & P&P
U0121		4.54% (BoEBR+ 0.79%)			90%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£750,000	C&I

This page displays all residential products available for existing customers, including products from the purchase and remortgage pages.

Residential Fixed Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2682	2Y Fixed	4.66%	31/10/28	RMVR (6.29%)	60%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	2/1%	N/A	£5,000	£5,000,000	All
Z2683		4.36%			60%		Yes	Yes		No	£0	£995			£5,000	£5,000,000	All
Z2684		4.72%			75%		Yes	Yes		No	£0	£0			£5,000	£3,000,000	All
Z2685		4.52%			75%		Yes	Yes		No	£0	£995			£5,000	£3,000,000	All
Z2686		4.81%			85%		Yes	Yes		No	£0	£0			£5,000	£1,000,000	All
Z2687		4.69%			85%		Yes	Yes		No	£0	£995			£5,000	£1,000,000	All
Z2688		4.91%			90%		Yes	Yes		No	£0	£0			£5,000	£750,000	All
Z2689		4.74%			90%		Yes	Yes		No	£0	£995			£5,000	£750,000	All
Z2690		5.14%			95%		Yes	Yes		No	£0	£0			£5,000	£600,000	All
Z2691		5.05%			95%		Yes	Yes		No	£0	£495			£5,000	£600,000	All
Z2702	3Y Fixed	5.19%	31/10/2029	RMVR (6.29%)	95%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	3/2.5/1%	N/A	£5,000	£600,000	All
Z2692	5Y Fixed	4.83%	31/10/31	RMVR (6.29%)	75%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£3,000,000	All
Z2693		4.71%			75%		Yes	Yes		No	£0	£1,495			£5,000	£3,000,000	All
Z2694		4.92%			85%		Yes	Yes		No	£0	£0			£5,000	£1,000,000	All
Z2695		4.77%			85%		Yes	Yes		No	£0	£1,495			£5,000	£1,000,000	All
Z2696		4.98%			90%		Yes	Yes		No	£0	£0			£5,000	£750,000	All
Z2697		4.84%			90%		Yes	Yes		No	£0	£1,495			£5,000	£750,000	All
Z2698		5.15%			95%		Yes	Yes		No	£0	£0			£5,000	£600,000	All
Z2699		5.09%			95%		Yes	Yes		No	£0	£995			£5,000	£600,000	All

Residential Base Rate Tracker Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
U0113	2Y BRT	4.86% (BoEBR+ 1.11%)	2 years	RMVR (6.29%)	60%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£5,000,000	All
U0114		4.95% (BoEBR+ 1.20%)			75%		Yes	Yes		No	£0	£0			£5,000	£3,000,000	All
U0115		5.06% (BoEBR+ 1.31%)			85%		Yes	Yes		No	£0	£0			£5,000	£1,000,000	All
U0116		5.17% (BoEBR+ 1.42%)			90%		Yes	Yes		No	£0	£0			£5,000	£750,000	All
U0117		5.33% (BoEBR+ 1.58%)			95%		Yes	Yes		No	£0	£0			£5,000	£600,000	All

All Residential Fixed Retention - % Completion Fee (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF153	2Y Fixed	3.01%	31/10/28	RMVR (6.29%)	60%	Product Transfer Only	Yes	No	N/A	No	£0	3.25%	2/1%	N/A	£5,000	£5,000,000	All
PF154		3.24%			75%		Yes	No		No	£0	3.0%			£5,000	£3,000,000	All

The percentage completion fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

These products can only be taken once, so customers who've already taken one from this range in the past will not be eligible to take another.

Residential Fixed Green Additional Borrowing (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
GR105	2Y Fixed	4.43%	31/10/28	RMVR (6.29%)	95%	Additional Borrowing	No	Yes	N/A	No	£0	£0	2/1%	N/A	£5,000	£50,000	All

At least 50% of the loan amount must be spent on energy efficient home improvements, and quotes must be provided for the full work with the application.

This page displays all residential products available for existing customers, including products from the purchase and remortgage pages.

Residential High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2700	2Y Fixed	5.34%	31/10/28	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2/1%	N/A	£5,000	£5,000,000	All
Z2701	5Y Fixed	5.69%	31/10/31	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£5,000,000	All

Delayed Start Residential Fixed Purchase

Product Code*	Product Code	Month(s)	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
DA165	DB165	1	2Y Fixed	5.13%	31/10/28	RMVR (6.29%)	90%	Purchase	No	No	N / A	No	£0	£0	2/1%	N/A	£5,000	£750,000	C&I
DA166	DB166	1		5.24%			95%		No	No		No	£0	£0			£5,000	£600,000	C&I
DA167	DB167	2		5.14%			90%		No	No		No	£0	£0			£5,000	£750,000	C&I
DA168	DB168	2		5.25%			95%		No	No		No	£0	£0			£5,000	£600,000	C&I
DA169	DB169	1	5Y Fixed	5.09%	31/10/31	RMVR (6.29%)	90%	Purchase	No	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£750,000	C&I
DA170	DB170	1		5.21%			95%		No	No		No	£0	£0			£5,000	£600,000	C&I
DA171	DB171	2		5.10%			90%		No	No		No	£0	£0			£5,000	£750,000	C&I
DA172	DB172	2		5.22%			95%		No	No		No	£0	£0			£5,000	£600,000	C&I
DA173	DB173	3		5.11%			90%		No	No		No	£0	£0			£5,000	£750,000	C&I
DA174	DB174	3		5.23%			95%		No	No		No	£0	£0			£5,000	£600,000	C&I

Delayed Start Track Record Fixed Purchase

Product Code*	Product Code	Month(s) Delay	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
TA018	TB018	1	5Y Fixed	5.61%	31/10/31	RMVR (6.29%)	100%	Track Record Purchase	No	No	N / A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£600,000	C&I
TA019	TB019	2		5.62%			100%		No	No		No	£0	£0			£5,000	£600,000	C&I
TA020	TB020	3		5.63%			100%		No	No		No	£0	£0			£5,000	£600,000	C&I

Delayed Start Shared Ownership Fixed Purchase

Product Code*	Product Code	Month(s) Delay	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SA067	SB067	1	2Y Fixed	5.25%	31/10/28	RMVR (6.29%)	90%	Purchase	No	No	N / A	No	£0	£0	2/1%	N/A	£25,000	£750,000	C&I
SA068	SB068	1		5.40%			95%		No	No		No	£0	£0			£25,000	£600,000	C&I
SA069	SB069	2		5.26%			90%		No	No		No	£0	£0			£25,000	£750,000	C&I
SA070	SB070	2		5.41%			95%		No	No		No	£0	£0			£25,000	£600,000	C&I
SA071	SB071	1	5Y Fixed	5.21%	31/10/31	RMVR (6.29%)	90%	Purchase	No	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£25,000	£750,000	C&I
SA072	SB072	1		5.38%			95%		No	No		No	£0	£0			£25,000	£600,000	C&I
SA073	SB073	2		5.22%			90%		No	No		No	£0	£0			£25,000	£750,000	C&I
SA074	SB074	2		5.39%			95%		No	No		No	£0	£0			£25,000	£600,000	C&I
SA075	SB075	3		5.23%			90%		No	No		No	£0	£0			£25,000	£750,000	C&I
SA076	SB076	3		5.40%			95%		No	No		No	£0	£0			£25,000	£600,000	C&I

*Initial product code is for the first 1/2/3 months before the product moves onto the second code for the remainder of the product term. No repayments due for the first 1/2/3 months. Interest will continue to accrue in the first 1/2/3 months and be added to the overall mortgage balance.

*This product range is exclusive to First Time Buyers.

BTL Fixed Purchase & Remortgage

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2485	2Y Fixed	5.22%	31/10/28	BMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	2/1%	N/A	£5,000	£1,500,000	All
R2486		4.86%			60%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£1,500,000	All
R2487		4.74%			60%		Yes	Yes		Yes (Remortgages)	£0	£1,995			£5,000	£1,500,000	All
R2488		5.28%			75%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£1,500,000	All
R2489		4.98%			75%		Yes	Yes		Yes (Remortgages)	£0	£995			£5,000	£1,500,000	All
R2490		4.87%			75%		Yes	Yes		Yes (Remortgages)	£0	£1,995			£5,000	£1,500,000	All
R2491	5Y Fixed	5.08%	31/10/31	BMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£1,500,000	All
R2492		4.94%			60%		Yes	Yes		Yes (Remortgages)	£0	£1,295			£5,000	£1,500,000	All
R2493		5.21%			75%		Yes	Yes		Yes (Remortgages)	£0	£0			£5,000	£1,500,000	All
R2494		5.05%			75%		Yes	Yes		Yes (Remortgages)	£0	£1,295			£5,000	£1,500,000	All

BTL Base Rate Tracker Purchase & Remortgage

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2473	2Y BRT	4.66% (BoEBR+0.91%)	2 Years	BMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	Yes (Remortgages)	£0	£745	No ERC	3%	£5,000	£1,500,000	All
R2474		4.61% (BoEBR+0.86%)			60%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£1,500,000	All
R2475		4.86% (BoEBR+1.11%)			75%		Yes	Yes		Yes (Remortgages)	£0	£745			£5,000	£1,500,000	All
R2476		4.72% (BoEBR+0.97%)			75%		Yes	Yes		Yes (Remortgages)	£0	£1,495			£5,000	£1,500,000	All

BTL Fixed Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2495	2Y Fixed	4.98%	31/10/28	BMVR (6.29%)	60%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	2/1%	N/A	£5,000	£1,500,000	All
R2496		4.67%			60%		Yes	Yes		No	£0	£995			£5,000	£1,500,000	All
R2497		5.19%			75%		Yes	Yes		No	£0	£0			£5,000	£1,500,000	All
R2498		4.78%			75%		Yes	Yes		No	£0	£995			£5,000	£1,500,000	All

BTL Base Rate Tracker Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2483	2Y BRT	5.16% (BoEBR + 1.41%)	2 Years	BMVR (6.29%)	60%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£1,500,000	All
R2484		5.27% (BoEBR + 1.52%)			75%		Yes	Yes		No	£0	£0			£5,000	£1,500,000	All

BTL Fixed Green Additional Borrowing (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
GB099	2Y Fixed	4.43%	31/10/28	BMVR (6.29%)	75%	Additional Borrowing	No	Yes	N/A	No	£0	£0	2/1%	N/A	£5,000	£50,000	All

At least 50% of the loan amount must be spent on energy efficient home improvements, and quotes must be provided for the full work with the application.

BTL High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
R2499	2Y Fixed	5.33%	31/10/28	BMVR (6.29%)	>75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2/1%	N/A	£5,000	£1,500,000	All
R2500	5Y Fixed	5.26%	31/10/31	BMVR (6.29%)	>75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£1,500,000	All

Shared Ownership Fixed - Purchase & Remortgage

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
S0718	2Y Fixed	5.19%	31/10/28	RMVR (6.29%)	90%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	Yes (Remortgages)	£0	£0	2/1%	N/A	£25,000	£750,000	C&I
S0719		5.34%			95%		Yes	Yes		Yes (Remortgages)	£0	£0			£25,000	£600,000	C&I
S0720	5Y Fixed	5.15%	31/10/31	RMVR (6.29%)	90%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	Yes (Remortgages)	£0	£0	5/5/4.5/3/1.5%	N/A	£25,000	£750,000	C&I
S0721		5.32%			95%		Yes	Yes		Yes (Remortgages)	£0	£0			£25,000	£600,000	C&I

Shared Ownership Track Record Fixed Purchase

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
ST028	5Y Fixed	5.69%	31/10/31	RMVR (6.29%)	100%	Track Record Purchase	No	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£25,000	£600,000	C&I

Only available to those who have not owned a property within the last 3 years. Must have a history of at least 12 months rental payments in a row within the last 18 months. Minimum age 21. We will accept a deposit but this must be less than 5%.

For full criteria visit <https://www.skipton-intermediaries.co.uk/criteria/track-record>

Shared Ownership Fixed - Staircasing to 100% ownership

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SS151	2Y Fixed	5.18%	31/10/28	RMVR (6.29%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	2/1%	N/A	£5,000	£600,000	C&I
SS152	5Y Fixed	5.15%	31/10/31	RMVR (6.29%)	95%	Remortgage	No	Yes	Additional Borrowing (Staircasing) to 100% Ownership	Yes	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£600,000	C&I

Shared Ownership Fixed Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
S0722	2Y Fixed	5.03%	31/10/28	RMVR (6.29%)	80%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	No	£0	£0	2/1%	N/A	£5,000	£1,500,000	All
S0723	5Y Fixed	5.05%	31/10/31	RMVR (6.29%)	80%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up / Staircasing	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£1,500,000	All

All Residential Fixed Retention - % Completion Fee (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF153	2Y Fixed	3.01%	31/10/28	RMVR (6.29%)	60%	Product Transfer Only	Yes	No	N/A	No	£0	3.25%	2/1%	N/A	£5,000	£5,000,000	All
PF154		3.24%			75%		Yes	No		No	£0	3.0%			£5,000	£3,000,000	All

The percentage completion fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

These products can only be taken once, so customers who've already taken one from this range in the past will not be eligible to take another.

Shared Ownership Base Rate Tracker Retention (Existing Customers only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
SO717	2Y BRT	5.24% (BoEBR + 1.49%)	2 Years	RMVR (6.29%)	90%	Contract Variation	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£750,000	All

Residential High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2700	2Y Fixed	5.34%	31/10/28	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2/1%	N/A	£5,000	£5,000,000	All
Z2701	5Y Fixed	5.69%	31/10/31	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£5,000,000	All

Help to Buy - Purchase & Remortgage

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
HB713	2Y Fixed	4.99%	31/10/28	RMVR (6.29%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	2/1%	N/A	£5,000	£1,000,000	C&I
HB714	5Y Fixed	5.04%	31/10/31	RMVR (6.29%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£1,000,000	C&I

Help to Buy Base Rate Tracker Retention Range (Existing customers only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
HB712	2Y BRT	4.95% (BoEBR + 1.20%)	2 Years	RMVR (6.29%)	75%	Purchase / Remortgage	Yes	Yes	Porting with Top Up / TSM with Top Up	No	£0	£0	No ERC	3%	£5,000	£1,000,000	All

All Residential Fixed Retention - % Completion Fee (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF153	2Y Fixed	3.01%	31/10/28	RMVR (6.29%)	60%	Product Transfer Only	Yes	No	N/A	No	£0	3.25%	2/1%	N/A	£5,000	£5,000,000	All
PF154		3.24%			75%		Yes	No		No	£0	3.0%			£5,000	£3,000,000	All

The percentage completion fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

These products can only be taken once, so customers who've already taken one from this range in the past will not be eligible to take another.

Residential High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2700	2Y Fixed	5.34%	31/10/28	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2/1%	N/A	£5,000	£600,000	All
Z2701	5Y Fixed	5.69%	31/10/31	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£600,000	All

First Homes England - Purchase Only

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
FH188	2Y Fixed	4.92%	31/10/28	RMVR (6.29%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	2/1%	N/A	£5,000	£600,000	C&I
FH189	5Y Fixed	4.98%	31/10/31	RMVR (6.29%)	95%	Purchase	Yes	Yes	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£600,000	C&I

First Homes England Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
FH190	2Y Fixed	4.87%	31/10/28	RMVR (6.29%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	2/1%	N/A	£5,000	£1,000,000	All
FH191	5Y Fixed	4.93%	31/10/31	RMVR (6.29%)	95%	Product Transfer Only	Yes	Yes	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£1,000,000	All

Scottish First Home Fund Scheme Retention (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
HF132	2Y Fixed	4.87%	31/10/28	RMVR (6.29%)	75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2/1%	N/A	£5,000	£1,000,000	All
HF133	5Y Fixed	4.93%	31/10/31	RMVR (6.29%)	75%	Product Transfer Only	Yes	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£1,000,000	All

All Residential Fixed Retention - % Completion Fee (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
PF153	2Y Fixed	3.01%	31/10/28	RMVR (6.29%)	60%	Product Transfer Only	Yes	No	N/A	No	£0	3.25%	2/1%	N/A	£5,000	£5,000,000	All
PF154		3.24%			75%		Yes	No		No	£0	3.0%			£5,000	£3,000,000	All

The percentage completion fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

These products can only be taken once, so customers who've already taken one from this range in the past will not be eligible to take another.

Residential High LTV (Existing Customers Only)

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
Z2700	2Y Fixed	5.34%	31/10/28	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	2/1%	N/A	£5,000	£5,000,000	All
Z2701	5Y Fixed	5.69%	31/10/31	RMVR (6.29%)	>95%	Product Transfer Only	Yes	No	N/A	No	£0	£0	5/5/4.5/3/1.5%	N/A	£5,000	£5,000,000	All

OMSE LIFT Purchase

Product Code	Description	Initial Rate	Until	Changes to	LTV	Available for	Product Transfer	Additional Borrowing	Also available for	Fee-Assisted Legals	Cashback	Completion Fee	ERC	Product Floor	Min Loan	Max Loan	Repayment Type
L0106	2Y Fixed	5.37%	31/10/28	RMVR (6.29%)	90%	LIFT Purchase	No	No	LIFT Porting with Top Up	No	£0	£0	2/1%	N/A	£5,000	£750,000	C&I