

## Residential Products

### Residential Standard Products

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
2 year discount	80%	1.95%	RVD78	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
Lifetime discount	80%	3.00%	LTDS33	Purchase & Remortgage	£199	£800	Yes	
2 year fixed	95%	4.10%	RVF160	Purchase & Remortgage	£199	£800	No	
2 year fixed	90%	3.90%	RVF159	Purchase & Remortgage	£199	£800	No	
2 year fixed	65%	3.60%	RVF158	Purchase & Remortgage	£199	£800	No	
5 year fixed	95%	4.10%	F221	Purchase & Remortgage	£199	£800	No	
5 year fixed	90%	3.90%	F220	Purchase & Remortgage	£199	£800	No	
5 year fixed	65%	3.60%	F219	Purchase & Remortgage	£199	£800	No	

### Residential Joint Borrower Sole Proprietor

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
2 year fixed	95%	4.35%	JRF15	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
2 year fixed	90%	4.20%	JRF14	Purchase & Remortgage	£199	£800	No	
5 year fixed	95%	4.35%	JRF17	Purchase & Remortgage	£199	£800	No	
5 year fixed	90%	4.20%	JRF16	Purchase & Remortgage	£199	£800	No	
2 year discount	90%	2.90%	JRD5	Purchase & Remortgage	£199	Free	No	
2 year discount	80%	2.55%	RVD67	Purchase & Remortgage	£199	Free	No	

**For full product details  
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## Residential Later Life

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
5 year fixed	70%	3.90%	LLF7	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
Lifetime discount	70%	2.30%	LLLD8	Purchase & Remortgage	£199	Free	No	

## Residential Complex Income

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
2 year fixed	80%	4.00%	CIRF2	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
5 year fixed	80%	4.00%	CIF2	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
2 year discount	80%	3.29%	CIRD1	Purchase & Remortgage	£199	£800	Yes	*Valuation Scale B *£250 cash back on remortgage

## Residential Tailored Approach - for specialist mortgage needs where no specific product range exists

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
2 year fixed	80%	4.00%	TARF11	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
5 year fixed	80%	4.00%	TF8	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
2 year discount	80%	3.15%	TARD10	Purchase & Remortgage	£199	£1,800	Yes	*Valuation Scale B *£250 cash back on remortgage
Lifetime discount	80%	3.29%	TALD11	Purchase & Remortgage	£199	£1,800	Yes	*Valuation Scale B *£250 cash back on remortgage

## Residential Medical Professional - Doctors and dentists

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
2 year fixed	90%	4.20%	MPF5	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
5 year fixed	90%	4.20%	MPF6	Purchase & Remortgage	£199	£800	No	

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**Residential Professionals - Doctors, dentists, lawyers, barristers and ACA/ACCA qualified accountants**

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
2 year fixed	90%	4.20%	RVF161	Purchase & Remortgage	£199	£800	No	*Valuation Scale A *£250 cash back on remortgage
2 year fixed	90%	4.20%	F222	Purchase & Remortgage	£199	£800	No	

**Retirement Interest Only**

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
Discount for Term	60%	3.19%	RIO10	Purchase & Remortgage	£199	£800	Yes	*Valuation Scale B *£250 cash back on remortgage

**Residential Basic Variable Rate Mortgage**

Product	Max LTV	Current rate	Product code	Availability	Application fee	Completion fee	ERC free	Features and Criteria
Variable Rate Mortgage	75%	6.19%	DBASE	Purchase & Remortgage	£250	Free	Yes	*Valuation Scale B

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# Residential Valuation - Scale A

# Residential Valuation - Scale B

Purchase price or value (Not exceeding)	Purchase application (Property assessment fee)	Remortgage application (Property assessment fee)
£1,000,000	Free	Free
£1,500,000	£310	£310
£2,000,000	£510	£510
£2,500,000	£890	£890
£3,000,000	£1,290	£1,290
£3,500,000	£1,690	£1,690
£4,000,000	£2,090	£2,090
£4,500,000	£2,490	£2,490
£5,000,000	£2,890	£2,890

Purchase price or value (Not exceeding)	Purchase application (Property assessment fee)	Remortgage application (Property assessment fee)
£100,000	£185	-
£150,000	£210	-
£200,000	£245	-
£300,000	£295	-
£400,000	£325	-
£500,000	£430	-
£600,000	£465	-
£700,000	£535	-
£800,000	£595	-
£900,000	£655	-
£1,000,000	£725	-
£1,500,000	£1,035	£1,035
£2,000,000	£1,235	£1,235
£2,500,000	£1,615	£1,615
£3,000,000	£2,015	£2,015
£3,500,000	£2,415	£2,415
£4,000,000	£2,815	£2,815
£4,500,000	£3,215	£3,215
£5,000,000	£3,615	£3,615

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