Rate Guide

New Business & Product Transfers

Effective from 12 November 2026

Saffron
For Intermediaries

New Business

Product Guide

Residential Product Range

12 November 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Self Build										
75%	5.49%	SVR-2.5%	2 years	0.5%	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR2006
75%	5.59%	SVR -2.4%	2 years	0.5%	SVR-1% (6.99%)	7.0%	None	None	None	DR1592
80%	5.69%	SVR -2.3%	2 years	0.5%	SVR-1% (6.99%)	7.0%	2% for 2 years	None	None	DR2008
80%	5.79%	SVR -2.2%	2 years	0.5%	SVR-1% (6.99%)	7.1%	None	None	None	DR1593
Self Build Larger Loan 1-2m										
75%	6.04%	SVR -1.95%	24 months	1.0%	SVR-1% (6.99%)	7.1%	None	None	None	DR1710
75%	5.94%	SVR -2.05%	24 months	0.5%	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1711
80%	6.14%	SVR - 1.85%	24 months	0.5%	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1715
Self Build Larger Loan 2-4m										
75%	6.24%	SVR -1.75%	24 months	1.25%	SVR-1% (6.99%)	7.2%	None	None	None	DR1719
75%	6.14%	SVR -1.85%	24 months	0.75%	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1720
80%	6.34%	SVR -1.65%	24 months	0.75%	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1721
Self Build Premier Income £1-2m										
75%	6.34%	SVR -1.65%	2 years	0.5%	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1829
Self Build Premier Income £2-4m										
75%	6.54%	SVR -1.45%	2 years	0.75%	SVR-1% (6.99%)	7.3%	2% for 2 years	None	None	DR1830

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Residential Product Range
12 November 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Owner Occupied Mortgages										
80%	4.99%	SVR -3.00%	2 years	£1,999	SVR-1% (6.99%)	7.0%	2% for 2 years	None	Free Valuation	DR2189
80%	5.09%	SVR -2.90%	2 years	£999	SVR-1% (6.99%)	6.9%	2% for 2 years	None	Free Valuation	DR1364
80%	5.67%	Fixed	2 years	£1,999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1883
80%	5.77%	Fixed	5 years	£1,999	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR1885
85%	5.77%	Fixed	2 years	£1,999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1894
85%	5.87%	Fixed	5 years	£1,999	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR2004
90%	6.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1694
90%	6.07%	Fixed	5 years	£999	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR2154
Owner Occupied Second Home										
80%	5.49%	SVR -2.50%	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	Free Valuation	DR1314
Owner Occupier Premier Income										
80%	6.37%	Fixed	2 years	£1,495	SVR-1% (6.99%)	7.1%	2% for 2 years	None	None	DR1827
80%	6.47%	Fixed	5 years	£1,495	SVR-1% (6.99%)	7.0%	3% for 5 years	None	None	DR1828
Joint Borrow Sole Proprietor										
80%	6.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1797
80%	6.17%	Fixed	5 years	£999	SVR-1% (6.99%)	6.9%	3% for 5 years	None	Free Valuation	DR1362
90%	6.47%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR1799
90%	6.37%	Fixed	5 years	£999	SVR-1% (6.99%)	7.1%	3% for 5 years	None	Free Valuation	DR1363
First Time Buyer Joint Borrow Sole Proprietor										
95%	6.67%	Fixed	5 years	£0	SVR-1% (6.99%)	7.1%	3% for 5 years	None	Free Valuation	DR1469
RIO Mortgage Power Of Attorney										
60%	5.39%	SVR -2.6%	2 years	£499	SVR (7.99%)	7.4%	2% for 2 years	None	None	DR1486

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Residential Product Range
12 November 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
RIO Mortgage										
60%	5.49%	SVR -2.5%	2 years	£499	SVR (7.99%)	7.4%	2% for 2 years	None	None	DR1485
First Time Buyer										
95%	6.77%	Fixed	2 years	£0	SVR-1% (6.99%)	7.2%	2% for 2 years	None	Free Valuation	DR2026
95%	6.37%	Fixed	5 years	£0	SVR-1% (6.99%)	7.0%	3% for 5 years	None	Free Valuation	DR2297
Self Employed Mortgages										
60%	5.59%	SVR -2.4%	2 years	£499	SVR-1% (6.99%)	7.0%	None	None	None	DR1429
80%	5.69%	SVR -2.3%	2 years	£499	SVR-1% (6.99%)	7.1%	None	None	None	DR1430
80%	6.07%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR2155
80%	5.97%	Fixed	5 years	£999	SVR-1% (6.99%)	6.8%	3% for 5 years	None	None	DR1665
85%	6.27%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR1897
85%	6.17%	Fixed	5 years	£999	SVR-1% (6.99%)	6.9%	3% for 5 years	None	None	DR2029
90%	6.39%	SVR -1.6%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1431
90%	6.47%	Fixed	2 years	£999	SVR-1% (6.99%)	7.2%	2% for 2 years	None	None	DR2195
90%	6.37%	Fixed	5 years	£999	SVR-1% (6.99%)	7.1%	3% for 5 years	None	None	DR1379
Contractor Mortgages										
60%	5.49%	SVR -2.5%	2 years	£499	SVR-1% (6.99%)	7.0%	None	None	None	DR1434
80%	5.59%	SVR -2.4%	2 years	£499	SVR-1% (6.99%)	7.0%	None	None	None	DR1435
90%	6.29%	SVR -1.7%	2 years	£499	SVR-1% (6.99%)	7.2%	None	None	None	DR1436
Expat Residential										
70%	6.47%	Fixed	5 years	£1,495	SVR-1% (6.99%)	7.2%	3% for 5 years	None	None	DR1814
80%	6.67%	Fixed	5 years	£1,495	SVR-1% (6.99%)	7.3%	3% for 5 years	None	None	DR1816

Product Guide

Buy to Let Product Range

12 November 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
75%	5.69%	SVR -2.3%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1439
75%	6.07%	Fixed	5 years	£1,999	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR2067
Expat BTL										
55%	5.59%	SVR -2.4%	2 years	£1,999	SVR (7.99%)	8.1%	2% for 2 years	None	None	DR1933
55%	6.07%	Fixed	5 years	£2,500	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR2199
75%	5.69%	SVR -2.3%	2 years	£1,995	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1574
75%	6.17%	Fixed	5 years	£2,500	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR2038
80%	6.57%	Fixed	5 years	1.5%	SVR (7.99%)	8.0%	3% for 5 years	None	None	DR2158
Expat LTD Co BTL										
55%	5.79%	SVR -2.2%	2 years	£1,999	SVR (7.99%)	8.1%	2% for 2 years	None	None	DR1944
55%	6.07%	Fixed	5 years	£2,500	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR2202
75%	5.89%	SVR -2.1%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1947
75%	6.17%	Fixed	5 years	£2,500	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR2310
80%	6.57%	Fixed	5 years	1.5%	SVR (7.99%)	8.0%	3% for 5 years	None	None	DR1960
Limited Company BTL										
70%	5.97%	Fixed	5 years	£2,500	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR2306
75%	5.69%	SVR-2.3%	2 years	£1,999	SVR (7.99%)	8.2%	2% for 2 years	None	None	DR1360
75%	6.07%	Fixed	5 years	£2,500	SVR (7.99%)	7.8%	3% for 5 years	None	None	DR2013

*For our 70% LTV products, fees can only be added if this does not result in the total LTV exceeding 70%

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Buy to Let Product Range
12 November 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
HMO BTL										
75%	6.37%	Fixed	5 years	£2,500	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR2213
Large HMO BTL										
70%	6.47%	Fixed	5 years	£4,999	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR2223
HMO LTD Co BTL										
75%	6.37%	Fixed	5 years	£2,500	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR2233
Large HMO LTD Co BTL										
70%	6.47%	Fixed	5 years	£4,999	SVR (7.99%)	7.9%	3% for 5 years	None	None	DR2243
Expat HMO BTL										
75%	6.87%	Fixed	5 years	£2,500	SVR (7.99%)	8.1%	3% for 5 years	None	None	DR2253
Large Expat HMO BTL										
70%	6.97%	Fixed	5 years	£4,999	SVR (7.99%)	8.2%	3% for 5 years	None	None	DR2263
Expat HMO LTD Company BTL										
75%	6.87%	Fixed	5 years	£2,500	SVR (7.99%)	8.1%	3% for 5 years	None	None	DR2273
Large Expat HMO LTD Company BTL										
70%	6.97%	Fixed	5 years	£4,999	SVR (7.99%)	8.2%	3% for 5 years	None	None	DR2283

Property Development Range
12 November 2026

Maximum LTC	Minimum Day 1 LTV	Maximum LTGDV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application Fee	Product Code
Development Finance									
90%	70%	70%	9.20% SVR+1.21%	Loading on SVR	36 Months	2%*	1%	£500	DR1932

Maximum LTV	Rates starting from	Rate Type	Maximum Term	Arrangement Fee	Exit Fee	Application fee	Product Code
Pre-Development Bridge							
65% (50% for land only)	9.90% SVR+1.91%	Loading on SVR	18 Months	2%*	None	£500	DR1993
Exit Bridge							
75%	8.20% SVR+0.21%	Loading on SVR	18 Months	2%*	None	£500	DR1998

*1% introducer fee may also be charged

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Retentions / Product Transfers

Product Guide

Retentions Residential Product Range

12 November 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
Residential										
55%	4.69%	(SVR-3.30%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2133
60%	5.47%	Fixed	2 years	None	SVR-1% (6.99%)	6.8%	2% for 2 years	None	No legals or fresh valuation* required	DR2171
60%	5.57%	Fixed	5 years	None	SVR-1% (6.99%)	6.4%	3% for 5 years	None	No legals or fresh valuation* required	DR1870
75%	5.57%	Fixed	2 years	£999	SVR-1% (6.99%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1917
80%	5.77%	Fixed	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR1871
80%	4.99%	(SVR-3.00%)	2 years	None	SVR-1% (6.99%)	6.6%	2% for 2 years	None	No legals or fresh valuation* required	DR2135
80%	5.67%	Fixed	5 years	None	SVR-1% (6.99%)	6.5%	3% for 5 years	None	No legals or fresh valuation* required	DR1754
90%	5.87%	Fixed	2 years	None	SVR-1% (6.99%)	6.9%	2% for 2 years	None	No legals or fresh valuation* required	DR2075
90%	5.87%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1924
90%	5.19%	(SVR-2.80%)	2 years	None	SVR-1% (6.99%)	6.7%	2% for 2 years	None	No legals or fresh valuation* required	DR2136
95%	5.97%	Fixed	2 years	None	SVR-1% (6.99%)	7.1%	2% for 2 years	None	No legals or fresh valuation* required	DR1482
95%	6.99%	(SVR-1.00%)	Life of Loan	None	SVR-1% (6.99%)	7.2%	None	None	No legals or fresh valuation* required	DR1692
Joint Borrower Sole Proprietor										
95%	5.77%	Fixed	2 years	None	SVR-1% (6.99%)	7.0%	2% for 2 years	None	No legals or fresh valuation* required	DR1879
95%	5.67%	Fixed	5 years	None	SVR-1% (6.99%)	6.6%	3% for 5 years	None	No legals or fresh valuation* required	DR1880

*If borrower disagrees with indexed LTV a new valuation will be required, which is chargeable

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Retentions Buy to Let Product Range

12 November 2026

Maximum LTV	Interest rate	Rate Type	Product Term	Arrangement Fee	Revert Rate	APRC	Early Repayment Charge	Application Fee	Incentives	Product Code
BTL										
55%	5.19%	(SVR-2.80%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2084
75%	5.29%	(SVR-2.70%)	2 years	£1,999	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR1860
75%	6.17%	Fixed	2 years	None	SVR (7.99%)	7.8%	2% for 2 years	None	No legals or fresh valuation required	DR2287
75%	6.27%	Fixed	5 years	None	SVR (7.99%)	7.3%	3% for 5 years	None	No legals or fresh valuation required	DR2178
80%	7.49%	(SVR-0.50%)	Life of Loan	None	N/A	7.8%	None	None	No legals or fresh valuation required	DR1693
Expat BTL										
55%	5.39%	(SVR-2.60%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2080
75%	5.59%	(SVR-2.40%)	2 years	£1,999	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1867
75%	6.37%	Fixed	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR2288
75%	6.47%	Fixed	5 years	None	SVR (7.99%)	7.5%	3% for 5 years	None	No legals or fresh valuation required	DR2182
Limited Company BTL										
55%	5.29%	(SVR-2.70%)	2 years	None	SVR (7.99%)	7.6%	2% for 2 years	None	No legals or fresh valuation required	DR2076
75%	5.39%	(SVR-2.60%)	2 years	£1,999	SVR (7.99%)	7.7%	2% for 2 years	None	No legals or fresh valuation required	DR1823
75%	6.27%	Fixed	2 years	None	SVR (7.99%)	7.9%	2% for 2 years	None	No legals or fresh valuation required	DR2138
75%	6.37%	Fixed	5 years	None	SVR (7.99%)	7.5%	3% for 5 years	None	No legals or fresh valuation required	DR2204
HMO Large										
65%	6.29%	(SVR-1.70%)	3 years	None	SVR (7.99%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0693
HMO Small										
75%	5.99%	(SVR-2.00%)	3 years	None	SVR (7.99%)	7.8%	0.5% for 3 years	None	No legals or fresh valuation required	DR0697

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