



For intermediaries only

Buy-to-Let rates guide

Mortgages made simple.

Last updated: 22/04/2024

Standard properties TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	2-years	55%	2.00%	6.44%	7.44%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	S12558282-220424
Fixed	2-years	65%	2.00%	6.59%	7.59%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	S12658283-220424
Fixed	2-years	75%	2.00%	6.74%	7.74%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	S12758284-220424
Fixed	2-years	75%	3.00%	6.19%	8.19%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	S12758285-220424
Fixed	2-years	75%	4.00%	5.64%	7.64%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	S12758286-220424
Fixed	2-years	75%	5.00%	5.09%	7.09%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	S12758287-220424
Fixed	2-years	75%	7.00%	4.04%	6.04%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	S12758288-220424
Fixed	5-years	55%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S15558289-220424
Fixed	5-years	65%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S15658290-220424
Fixed	5-years	75%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S15758291-220424
Fixed	5-years	75%	3.00%	6.04%	6.04%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S15758292-220424
Fixed	5-years	75%	4.00%	5.79%	5.79%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S15758293-220424
Fixed	5-years	75%	5.00%	5.54%	5.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S15758294-220424
Fixed	5-years	75%	7.00%	5.29%	5.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S15758295-220424
Fixed	7-years	55%	2.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,000,000	Standard	N/A	S17558296-220424
Fixed	7-years	65%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,000,000	Standard	N/A	S17658297-220424

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 5.25%.
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- Properties are eligible for our EPIC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	7-years	75%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,000,000	Standard	N/A	S17758298-220424
Tracker	2-years	75%	1.75%	BBR + 2.59%	8.84%	BBR + 3.99%	0%/0%	£1,000,000	Standard	N/A	S12757253-230224
Tracker	2-years	75%	1.75%	BBR + 2.49%	8.74%	BBR + 3.84%	0%/0%	£1,000,000	EPiC	N/A	S12757221-230224
Tracker	2-years	75%	3.00%	BBR + 1.69%	7.94%	BBR + 3.99%	2%/2%	£1,000,000	Standard	N/A	S12757225-230224
Tracker	2-years	75%	3.00%	BBR + 1.59%	7.84%	BBR + 3.84%	2%/2%	£1,000,000	EPiC	N/A	S12757180-230224

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Standard properties TIER 2

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	2-years	55%	2.00%	6.74%	7.74%	BBR + 5.49%	2%/2%	£1,000,000	Standard	N/A	S22558322-220424
Fixed	2-years	75%	2.00%	7.04%	8.04%	BBR + 5.49%	2%/2%	£1,000,000	Standard	N/A	S22758323-220424
Fixed	5-years	55%	2.00%	6.49%	6.49%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S25558324-220424
Fixed	5-years	75%	2.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	S25758325-220424

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Small HMO (up to 6 rooms) TIER 1

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Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	2-years	55%	2.00%	6.49%	7.49%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	SH12558299-220424
Fixed	2-years	65%	2.00%	6.64%	7.64%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	SH12658300-220424
Fixed	2-years	75%	2.00%	6.79%	7.79%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	SH12758301-220424
Fixed	2-years	75%	3.00%	6.24%	8.24%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	SH12758302-220424
Fixed	2-years	75%	4.00%	5.69%	7.69%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	SH12758303-220424
Fixed	2-years	75%	5.00%	5.14%	7.14%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	SH12758304-220424
Fixed	2-years	75%	7.00%	4.09%	6.09%	BBR + 4.99%	2%/2%	£1,000,000	Standard	N/A	SH12758305-220424
Fixed	5-years	55%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH15558306-220424
Fixed	5-years	65%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH15658307-220424
Fixed	5-years	75%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH15758308-220424
Fixed	5-years	75%	3.00%	6.09%	6.09%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH15758309-220424
Fixed	5-years	75%	4.00%	5.84%	5.84%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH15758310-220424
Fixed	5-years	75%	5.00%	5.59%	5.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH15758311-220424
Fixed	5-years	75%	7.00%	5.34%	5.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH15758312-220424
Fixed	7-years	55%	2.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,000,000	Standard	N/A	SH17558313-220424
Fixed	7-years	65%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,000,000	Standard	N/A	SH17658314-220424

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Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	7-years	75%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,000,000	Standard	N/A	SH17758315-220424
Tracker	2-years	75%	1.75%	BBR + 2.59%	8.84%	BBR + 3.84%	0%/0%	£1,000,000	EPiC	N/A	SH12757169-230224
Tracker	2-years	75%	1.75%	BBR + 2.69%	8.94%	BBR + 3.99%	0%/0%	£1,000,000	Standard	N/A	SH12757219-230224
Tracker	2-years	75%	3.00%	BBR + 1.79%	8.04%	BBR + 3.99%	2%/2%	£1,000,000	Standard	N/A	SH12757199-230224
Tracker	2-years	75%	3.00%	BBR + 1.69%	7.94%	BBR + 3.84%	2%/2%	£1,000,000	EPiC	N/A	SH12757238-230224

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Small HMO (up to 6 rooms) TIER 2

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 130% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 130%

Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	2-years	55%	2.00%	6.79%	7.79%	BBR + 5.49%	2%/2%	£1,000,000	Standard	N/A	SH22558326-220424
Fixed	2-years	75%	2.00%	7.09%	8.09%	BBR + 5.49%	2%/2%	£1,000,000	Standard	N/A	SH22758327-220424
Fixed	5-years	55%	2.00%	6.54%	6.54%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH25558328-220424
Fixed	5-years	75%	2.00%	6.64%	6.64%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,000,000	Standard	N/A	SH25758329-220424

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Large HMO (7 to 15 rooms) TIER 1

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Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	5-years	55%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LH15558316-220424
Fixed	5-years	65%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LH15658317-220424
Fixed	5-years	70%	2.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LH15708318-220424
Fixed	5-years	70%	5.00%	5.89%	5.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LH157012297-220424
Fixed	7-years	55%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	LH17558319-220424
Fixed	7-years	65%	2.00%	6.44%	6.44%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	LH17658320-220424
Fixed	7-years	70%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	LH17708321-220424
Tracker	2-years	70%	1.75%	BBR + 3.19%	9.44%	BBR + 3.99%	2%/2%	£1,000,000	Standard	N/A	LH12707236-230224
Tracker	2-years	70%	1.75%	BBR + 3.09%	9.34%	BBR + 3.84%	2%/2%	£1,000,000	EPiC	N/A	LH12707245-230224
Tracker	2-years	70%	3.00%	BBR + 2.19%	8.44%	BBR + 3.84%	0%/0%	£1,000,000	EPiC	N/A	LH12707201-230224
Tracker	2-years	70%	3.00%	BBR + 2.29%	8.54%	BBR + 3.99%	0%/0%	£1,000,000	Standard	N/A	LH12707193-230224

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Large HMO (7 to 15 rooms) TIER 2

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Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	5-years	55%	2.00%	6.79%	6.79%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LH25558330-220424
Fixed	5-years	70%	2.00%	6.89%	6.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LH25708331-220424
Fixed	5-years	70%	5.00%	6.19%	6.19%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LH257012298-220424

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Small MUFB (up to 6 units) TIER 1

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Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	2-years	55%	2.00%	6.49%	7.49%	BBR + 4.99%	2%/2%	£1,500,000	Standard	N/A	SM12558366-220424
Fixed	2-years	65%	2.00%	6.64%	7.64%	BBR + 4.99%	2%/2%	£1,500,000	Standard	N/A	SM12658367-220424
Fixed	2-years	70%	2.00%	6.79%	7.79%	BBR + 4.99%	2%/2%	£1,500,000	Standard	N/A	SM12708368-220424
Fixed	2-years	70%	3.00%	6.24%	8.24%	BBR + 4.99%	2%/2%	£1,500,000	Standard	N/A	SM12708369-220424
Fixed	2-years	70%	4.00%	5.69%	7.69%	BBR + 4.99%	2%/2%	£1,500,000	Standard	N/A	SM12708370-220424
Fixed	2-years	70%	5.00%	5.14%	7.14%	BBR + 4.99%	2%/2%	£1,500,000	Standard	N/A	SM12708371-220424
Fixed	2-years	70%	7.00%	4.09%	6.09%	BBR + 4.99%	2%/2%	£1,500,000	Standard	N/A	SM12708372-220424
Fixed	5-years	55%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM15558373-220424
Fixed	5-years	65%	2.00%	6.34%	6.34%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM15658374-220424
Fixed	5-years	70%	2.00%	6.39%	6.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM15708375-220424
Fixed	5-years	70%	3.00%	6.14%	6.14%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM15708376-220424
Fixed	5-years	70%	4.00%	5.89%	5.89%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM15708377-220424
Fixed	5-years	70%	5.00%	5.64%	5.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM15708378-220424
Fixed	5-years	70%	7.00%	5.39%	5.39%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM15708379-220424
Fixed	7-years	55%	2.00%	6.19%	6.19%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	SM17558380-220424
Fixed	7-years	65%	2.00%	6.24%	6.24%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	SM17658381-220424

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Fixed	7-years	70%	2.00%	6.29%	6.29%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	SM17708382-220424
Tracker	2-years	70%	1.75%	BBR + 2.69%	8.94%	BBR + 3.99%	2%/2%	£1,000,000	Standard	N/A	SM127012162
Tracker	2-years	70%	1.75%	BBR + 2.59%	8.84%	BBR + 3.84%	2%/2%	£1,000,000	EPIC	N/A	SM127012163
Tracker	2-years	70%	3.00%	BBR + 1.79%	8.04%	BBR + 3.99%	0%/0%	£1,000,000	Standard	N/A	SM127012165
Tracker	2-years	70%	3.00%	BBR + 1.69%	7.94%	BBR + 3.84%	0%/0%	£1,000,000	EPIC	N/A	SM127012164

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Small MUFB (up to 6 units) TIER 2

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Fixed	2-years	55%	2.00%	6.79%	7.79%	BBR + 5.49%	2%/2%	£1,500,000	Standard	N/A	SM22558403-220424
Fixed	2-years	70%	2.00%	7.09%	8.09%	BBR + 5.49%	2%/2%	£1,500,000	Standard	N/A	SM22708404-220424
Fixed	5-years	55%	2.00%	6.59%	6.59%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM25558405-220424
Fixed	5-years	70%	2.00%	6.69%	6.69%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	SM25708406-220424

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 5.25%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Large MUFB (7-10 units) TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 130% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 130%

Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	5-years	55%	2.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LM15558389-220424
Fixed	5-years	65%	2.00%	6.64%	6.64%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LM15658390-220424
Fixed	5-years	70%	2.00%	6.69%	6.69%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LM15708391-220424
Fixed	5-years	70%	5.00%	5.99%	5.99%	BBR + 4.99%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LM157012301-220424
Fixed	7-years	55%	2.00%	6.49%	6.49%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	LM17558392-220424
Fixed	7-years	65%	2.00%	6.54%	6.54%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	LM17658393-220424
Fixed	7-years	70%	2.00%	6.59%	6.59%	BBR + 4.99%	5%/5%/4%/4%/3%/2%/1%	£1,500,000	Standard	N/A	LM17708394-220424

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 5.25%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Large MUFB (7-10 units) TIER 2

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 130% Higher rate (40%) 145% Additional rate (45%) 145% LTD or LLP 130%

Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Fixed	5-years	55%	2.00%	6.89%	6.89%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LM25558409-220424
Fixed	5-years	70%	2.00%	6.99%	6.99%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LM25708410-220424
Fixed	5-years	70%	5.00%	6.29%	6.29%	BBR + 5.49%	5%/5%/3%/3%/3%	£1,500,000	Standard	N/A	LM257012302-220424

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 5.25%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Holiday let properties TIER 1

Key features Regions England, Wales and Scotland Terms 7-30 years Interest coverage ratios and assessment rates Basic (20%) 125% Higher rate (40%) 140% Additional rate (45%) 140% LTD or LLP 125%

Rate type	Term	LTV	Product fee	Initial rate	ICR rate	Reversion rate	ERC	Max loan	Product type	Incentive	Code
Tracker	2-years	70%	1.75%	BBR + 3.09%	9.34%	BBR + 3.84%	0%/0%	£750,000	EPiC	N/A	HL12707229-230224
Tracker	2-years	70%	1.75%	BBR + 3.19%	9.44%	BBR + 3.99%	0%/0%	£750,000	Standard	N/A	HL12707166-230224
Tracker	2-years	70%	3.00%	BBR + 2.19%	8.44%	BBR + 3.84%	2%/2%	£750,000	EPiC	N/A	HL12707183-230224
Tracker	2-years	70%	3.00%	BBR + 2.29%	8.54%	BBR + 3.99%	2%/2%	£750,000	Standard	N/A	HL12707241-230224

- The Bank of England Base Rate (BBR) is a variable rate set by the Bank of England. BBR is currently 5.25%.
- You can repay up to 10% of the outstanding loan balance in any 12-month period (calculated by taking the balance at completion and each anniversary thereafter) without incurring an early repayment charge. This does not apply at full redemption, where the early repayment charge will be calculated on the full outstanding loan balance.
- Properties are eligible for our EPiC rates if they have an Energy Performance Certificate (EER or EIR) of A-C.

Mortgages made simple.

