

Residential retention products

Effective from 3rd October 2024



Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procurement fees
Residential fixed rate products								
2 year fixed	MF120K	65%	4.68%	Expires on 31/12/2026	6.95% (VMR less 1.50%)	£999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MF120L	65%	5.00%	Expires on 31/12/2026		£0		
	MF120M	75%	4.80%	Expires on 31/12/2026		£999		
	MF120N	75%	5.05%	Expires on 31/12/2026		£0		
	MF120P	80%	5.25%	Expires on 31/12/2026		£0		
	MF120Q	85%	5.40%	Expires on 31/12/2026		£0		
	MF120R	90%	5.59%	Expires on 31/12/2026		£0		
	MF120S	>90%	5.88%	Expires on 31/12/2026		£0		
3 year fixed	MF120T	75%	4.67%	Expires on 31/12/2027		£999	Descending; 3% 1st year, 2% 2nd year & 1% 3rd year	
5 year fixed	MF120U	65%	4.38%	Expires on 31/12/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MF120V	65%	4.53%	Expires on 31/12/2029		£0		
	MF120W	75%	4.52%	Expires on 31/12/2029		£999		
	MF120X	75%	4.62%	Expires on 31/12/2029		£0		
	MF120Y	80%	4.80%	Expires on 31/12/2029		£0		
	MF120Z	85%	4.89%	Expires on 31/12/2029		£0		
	MF1211	90%	5.00%	Expires on 31/12/2029	£0			
	MF1212	>90%	5.38%	Expires on 31/12/2029	£0			
Residential discount products								
2 Year Discount	MD019W	80%	5.65%	2.80% discount off the variable mortgage rate for two years	6.95% (VMR less 1.50%)	£0	2% early repayment charge during discounted period	0.30%
	MD019X	90%	5.90%	2.55% discount off the variable mortgage rate for two years		£0		
	MD019Y	90%	6.14%	2.31% discount off the variable mortgage rate for two years		£999	No early repayment charges apply during the discount rate period. Unlimited capital repayments	

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e.excluding any fees added to the loan).

Retirement interest only retention products

Effective from 27th September 2024



Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procuration fees
RIO fixed rate products								
2 year fixed	MYF07D	60%	5.98%	Expires on 31/12/2026	6.95% (VMR less 1.50%)	£0	Descending; 2% 1st year & 1% 2nd year	0.35%
5 year fixed	MYF07E	60%	5.39%	Expires on 31/12/2029		£999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MYF07F	60%	5.70%	Expires on 31/12/2029		£0		

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to meeting lending policy (e.g. maximum LTV for newbuild lending, flats, capital raising, etc). Maximum LTV for each product is on a net basis (i.e.excluding any fees added to the loan).

Limited company buy-to-let retention products



Effective from 3rd October 2024

Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procuration fees
Limited Company BTL fixed rate products								
2 year fixed	MBF53U	75%	5.50%	Expires on 31/12/2026	BTL VMR (7.95%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.35%
	MBF53V	75%	5.75%	Expires on 31/12/2026		£999		
	MBF53W	75%	5.99%	Expires on 31/12/2026		£0		
5 year fixed	MBF53X	75%	5.35%	Expires on 31/12/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF53Y	75%	5.44%	Expires on 31/12/2029		£999		
	MBF53Z	75%	5.55%	Expires on 31/12/2029		£0		
Limited Company BTL discount products								
2 Year Discount	MBD15R	75%	5.75%	2.20% discount off the variable mortgage rate for two years	BTL VMR (7.95%)	£999	2% early repayment charge during discounted period	0.35%

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to a maximum gross LTV of 75%.

Buy-to-let (non-company borrowers) retention products



Effective from 3rd October 2024

Mortgage term	Product code	Maximum loan to value*	Interest rate payable	Product features	Reverts to	Arrangement fees (can be added to the loan subject to LTV / Affordability)	Early repayment charges	Procuration fees
BTL fixed rate products								
2 year fixed	MBF53N	80%	4.85%	Expires on 31/12/2026	BTL VMR (7.95%)	£1,999	Descending; 2% 1st year & 1% 2nd year	0.30%
	MBF53P	80%	5.20%	Expires on 31/12/2026		£999		
	MBF53Q	80%	5.55%	Expires on 31/12/2026		£0		
5 year fixed	MBF53R	80%	4.60%	Expires on 31/12/2029		£1,999	Descending; 5% 1st year, 4% 2nd year, 3% 3rd year, 2% 4th year & 1% 5th year	
	MBF53S	80%	4.75%	Expires on 31/12/2029		£999		
	MBF53T	80%	4.90%	Expires on 31/12/2029		£0		
BTL discount products								
2 Year Discount	MBD15V	80%	5.74%	2.21% discount off the variable mortgage rate for two years	BTL VMR (7.95%)	£0	2% early repayment charge during discounted period	0.35%

Our most recent product changes are highlighted in red

*Arrangement fees can be added to the loan, subject to a maximum gross LTV of 75%.

Contact us	Phone
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