

Mortgage Rate Sheet



Mortgage Rates – as of 27th February 2026

New Business: Residential Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee*
2 year Fixed	≤ 60%	4.29%	6.25%	0.5% (£1k min, no max)
	≤ 75%	4.49%	6.25%	0.5% (£1k min, no max)
	≤ 85%	4.59%	6.25%	0.5% (£1k min, no max)
	≤ 90%	4.69%	6.25%	0.5% (£1k min, no max)
5 year Fixed	≤ 60%	4.49%	6.25%	0.5% (£1k min, no max)
	≤ 75%	4.59%	6.25%	0.5% (£1k min, no max)
	≤ 85%	4.69%	6.25%	0.5% (£1k min, no max)
	≤ 90%	4.79%	6.25%	0.5% (£1k min, no max)
10 year Fixed	≤ 60%	5.47%	6.25%	0.5% (£1k min, no max)
	≤ 75%	5.57%	6.25%	0.5% (£1k min, no max)
	≤ 85%	5.67%	6.25%	0.5% (£1k min, no max)
	≤ 90%	5.77%	6.25%	0.5% (£1k min, no max)
2 year Tracker	≤ 60%	0.99% + Base	6.25%	0.5% (£1k min, no max)
	≤ 75%	1.09% + Base	6.25%	0.5% (£1k min, no max)
	≤ 85%	1.19% + Base	6.25%	0.5% (£1k min, no max)
	≤ 90%	1.29% + Base	6.25%	0.5% (£1k min, no max)
5 year Tracker	≤ 60%	1.04% + Base	6.25%	0.5% (£1k min, no max)
	≤ 75%	1.14% + Base	6.25%	0.5% (£1k min, no max)
	≤ 85%	1.24% + Base	6.25%	0.5% (£1k min, no max)
	≤ 90%	1.34% + Base	6.25%	0.5% (£1k min, no max)
Short Term Tracker	≤ 60%	1.74% + Base	N/A	0.5% (£1k min, no max)
	≤ 75%	1.84% + Base	N/A	0.5% (£1k min, no max)
	≤ 85%	1.94% + Base	N/A	0.5% (£1k min, no max)
	≤ 90%	2.04% + Base	N/A	0.5% (£1k min, no max)
Offset 2 Year Tracker	≤ 60%	1.24% + Base	6.75%	0.5% (£1k min, no max)
	≤ 75%	1.34% + Base	6.75%	0.5% (£1k min, no max)
	≤ 85%	1.44% + Base	6.75%	0.5% (£1k min, no max)
	≤ 90%	1.54% + Base	6.75%	0.5% (£1k min, no max)

Mortgage Rate Sheet



Offset Short Term Tracker	≤ 60%	1.89% + Base	N/A	0.5% (£1k min, no max)
	≤ 75%	1.99% + Base	N/A	0.5% (£1k min, no max)
	≤ 85%	2.09% + Base	N/A	0.5% (£1k min, no max)
	≤ 90%	2.19% + Base	N/A	0.5% (£1k min, no max)
Mortgage Reserve Account	≤ 75%	6.25% (Variable)	N/A	0.5% (£1k min, no max)

Green Mortgage Discount

The Green Mortgage Discount is a product feature which applies to both New Residential and Buy-to-Let mortgages.

A Green Mortgage Discount* is provided if one of the following applies:

1. For new purchases or external re-mortgages where property has EPC rating of A or B, client is eligible for an arrangement fee discount of up to £2,000.
2. When a client improves their home's EPC rating to C or above within 24 months of drawdown, client is eligible for a refund of up to £2,000 of their arrangement fee.

*The fee discount will never be more than the arrangement fee charged and must be discussed with the Business Development team first to ensure full criteria is met.

Mortgage Rate Sheet



New Business: Buy-to-Let Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee*
2 year Fixed	≤ 60%	4.69%	6.25%	1% (£1k min, no max)
	≤ 75%	4.89%	6.25%	1% (£1k min, no max)
5 year Fixed	≤ 60%	4.89%	6.25%	1% (£1k min, no max)
	≤ 75%	4.99%	6.25%	1% (£1k min, no max)
10 year Fixed	≤ 60%	5.87%	6.25%	1% (£1k min, no max)
	≤ 75%	5.97%	6.25%	1% (£1k min, no max)
2 year Tracker	≤ 60%	1.39% + Base	6.25%	1% (£1k min, no max)
	≤ 75%	1.49% + Base	6.25%	1% (£1k min, no max)
5 year Tracker	≤ 60%	1.44% + Base	6.25%	1% (£1k min, no max)
	≤ 75%	1.54% + Base	6.25%	1% (£1k min, no max)
Short Term Tracker	≤ 60%	2.14% + Base	N/A	1% (£1k min, no max)
	≤ 75%	2.24% + Base	N/A	1% (£1k min, no max)
Offset 2 Year BRT	≤ 60%	1.64% + Base	6.75%	1% (£1k min, no max)
	≤ 75%	1.74% + Base	6.75%	1% (£1k min, no max)
Offset Short Term Tracker	≤ 60%	2.29% + Base	N/A	1% (£1k min, no max)
	≤ 75%	2.39% + Base	N/A	1% (£1k min, no max)

Mortgage Rate Sheet



Existing Customer Product Transfer: Residential Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee
2 year Fixed	≤ 60%	4.29%	6.25%	£995
	≤ 75%	4.49%	6.25%	£995
	≤ 85%	4.59%	6.25%	£995
	≤ 90%	4.69%	6.25%	£995
5 year Fixed	≤ 60%	4.49%	6.25%	£995
	≤ 75%	4.59%	6.25%	£995
	≤ 85%	4.69%	6.25%	£995
	≤ 90%	4.79%	6.25%	£995
10 year Fixed	≤ 60%	5.47%	6.25%	£995
	≤ 75%	5.57%	6.25%	£995
	≤ 85%	5.67%	6.25%	£995
	≤ 90%	5.77%	6.25%	£995
2 year Tracker	≤ 60%	0.99% + Base	6.25%	£995
	≤ 75%	1.09% + Base	6.25%	£995
	≤ 85%	1.19% + Base	6.25%	£995
	≤ 90%	1.29% + Base	6.25%	£995
5 year Tracker	≤ 60%	1.04% + Base	6.25%	£995
	≤ 75%	1.14% + Base	6.25%	£995
	≤ 85%	1.24% + Base	6.25%	£995
	≤ 90%	1.34% + Base	6.25%	£995

Mortgage Rate Sheet



Existing Customer Product Transfer: Buy-to-Let Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee
2 year Fixed	≤ 60%	4.69%	6.25%	£995
	≤ 75%	4.89%	6.25%	£995
5 year Fixed	≤ 60%	4.89%	6.25%	£995
	≤ 75%	4.99%	6.25%	£995
10 year Fixed	≤ 60%	5.87%	6.25%	£995
	≤ 75%	5.97%	6.25%	£995
2 year Tracker	≤ 60%	1.39% + Base	6.25%	£995
	≤ 75%	1.49% + Base	6.25%	£995
5 year Tracker	≤ 60%	1.44% + Base	6.25%	£995
	≤ 75%	1.54% + Base	6.25%	£995

Intermediary Product Transfer Fees

Intermediary product transfer fees are payable for requests from clients on our House Mortgage Rate or in the last 4 months of their current product term.

Mortgage Rate Sheet



Important Information

Reversion & Base Rates	Rate p.a.
Coutts Base Rate	3.75%
Residential House Mortgage Rate	6.25%
Residential Offset House Mortgage Rate	6.75%
Buy-to-Let House Mortgage Rate	6.25%
Buy-to-Let Offset House Mortgage Rate	6.75%

Product Expiry Dates	
2 year Fixed/Tracker	16/06/2028
5 year Fixed/Tracker	16/06/2031
10 year Fixed	16/06/2036

Early Repayment Charges	
Product	Fee (%)
2 Year Fixed Rate	
If repaid in Year 1	2% of amount repaid
If repaid in Year 2	1% of amount repaid
5 Year Fixed Rate	
If repaid in Year 1	5% of amount repaid
If repaid in Year 2	4% of amount repaid
If repaid in Year 3	3% of amount repaid
If repaid in Year 4	2% of amount repaid
If repaid in Year 5	1% of amount repaid
10 Year Fixed Rate	
If repaid in Years 1-4	7% of amount repaid
If repaid in Years 5	6% of amount repaid
If repaid in Years 6	5% of amount repaid
If repaid in Years 7	4% of amount repaid
If repaid in Years 8	3% of amount repaid
If repaid in Years 9	2% of amount repaid
If repaid in Years 10	1% of amount repaid