

RESIDENTIAL PRODUCT GUIDE.

Correct as of: 28 September 2026
Intermediaries only.

PRECISE.



SELECT YOUR RANGE.

FIRST-TIME BUYER.

- Rates from 5.34%
- Up to 95% LTV
- Lowering upfront costs with product fee options and incentives
- Family supported deposits allowable
- 2 and 5-year fixed rates

HOME MOVER.

- Rates from 5.18%
- Simpler approach to adverse, same criteria applies to all customers
- AVMs available and confirmed on AIP
- £0 Product fees available
- Free valuations and cashback incentive options

REMORTGAGE.

- Rates from 5.08%
- Lower LTV options
- AVMs available and confirmed on AIP
- 1, 2, and 5-year fixed rates

PRECISE.

FIRST-TIME BUYER.

SELECT LTV

A first-time buyer is an applicant/applicants who have never owned a residential property, and is purchasing a property to live in as their main residence.

FIRST-TIME BUYER.

PRECISE.

LTV 65%

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.64%	PAAC0019	Free valuations
	FTB2	5.97%	PAAC0103	
	FTB3	6.29%	PAAC0187	
	FTB1	5.80%	PAAC0007	Free valuations + £500 cashback
	FTB2	6.14%	PAAC0091	
	FTB3	6.48%	PAAC0175	
5-year fixed	FTB1	5.62%	PAAC0061	Free valuations
	FTB2	5.96%	PAAC0145	
	FTB3	6.30%	PAAC0229	
	FTB1	5.68%	PAAC0049	Free valuations + £500 cashback
	FTB2	6.03%	PAAC0133	
	FTB3	6.37%	PAAC0217	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.76%	PAAC0025	Free valuations
	FTB2	6.11%	PAAC0109	
	FTB3	6.46%	PAAC0193	
	FTB1	5.82%	PAAC0013	Free valuations + £500 cashback
	FTB2	6.17%	PAAC0097	
	FTB3	6.52%	PAAC0181	
5-year fixed	FTB1	5.67%	PAAC0067	Free valuations
	FTB2	6.02%	PAAC0151	
	FTB3	6.37%	PAAC0235	
	FTB1	5.69%	PAAC0055	Free valuations + £500 cashback
	FTB2	6.05%	PAAC0139	
	FTB3	6.39%	PAAC0223	

Fee Saver loans from £125,000 to £10m				
£0 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.92%	PAAC0037	Free valuations
	FTB2	6.28%	PAAC0121	
	FTB3	6.63%	PAAC0205	
	FTB1	6.03%	PAAC0031	Free valuations + £500 cashback
	FTB2	6.40%	PAAC0115	
	FTB3	6.78%	PAAC0199	
5-year fixed	FTB1	5.73%	PAAC0079	Free valuations
	FTB2	6.09%	PAAC0163	
	FTB3	6.44%	PAAC0247	
	FTB1	5.78%	PAAC0073	Free valuations + £500 cashback
	FTB2	6.13%	PAAC0157	
	FTB3	6.49%	PAAC0241	

Low Rate loans from £25,001 to £10m				
1% fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.34%	PAAC0001	
	FTB2	5.69%	PAAC0085	
	FTB3	6.04%	PAAC0169	
5-year fixed	FTB1	5.50%	PAAC0043	
	FTB2	5.85%	PAAC0127	
	FTB3	6.20%	PAAC0211	

FIRST-TIME BUYER.

PRECISE.

LTV

75%

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.83%	PAAC0020	Free valuations
	FTB2	6.21%	PAAC0104	
	FTB3	6.58%	PAAC0188	
	FTB1	5.95%	PAAC0008	Free valuations + £500 cashback
	FTB2	6.35%	PAAC0092	
	FTB3	6.73%	PAAC0176	
5-year fixed	FTB1	5.78%	PAAC0062	Free valuations
	FTB2	6.18%	PAAC0146	
	FTB3	6.56%	PAAC0230	
	FTB1	5.83%	PAAC0050	Free valuations + £500 cashback
	FTB2	6.23%	PAAC0134	
	FTB3	6.62%	PAAC0218	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.91%	PAAC0026	Free valuations
	FTB2	6.31%	PAAC0110	
	FTB3	6.70%	PAAC0194	
	FTB1	5.97%	PAAC0014	Free valuations + £500 cashback
	FTB2	6.37%	PAAC0098	
	FTB3	6.76%	PAAC0182	
5-year fixed	FTB1	5.82%	PAAC0068	Free valuations
	FTB2	6.22%	PAAC0152	
	FTB3	6.60%	PAAC0236	
	FTB1	5.84%	PAAC0056	Free valuations + £500 cashback
	FTB2	6.24%	PAAC0140	
	FTB3	6.63%	PAAC0224	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.05%	PAAC0038	Free valuations
	FTB2	6.46%	PAAC0122	
	FTB3	6.85%	PAAC0206	
	FTB1	6.15%	PAAC0032	Free valuations + £500 cashback
	FTB2	6.56%	PAAC0116	
	FTB3	6.96%	PAAC0200	
5-year fixed	FTB1	5.87%	PAAC0080	Free valuations
	FTB2	6.27%	PAAC0164	
	FTB3	6.67%	PAAC0248	
	FTB1	5.91%	PAAC0074	Free valuations + £500 cashback
	FTB2	6.31%	PAAC0158	
	FTB3	6.71%	PAAC0242	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.49%	PAAC0002	
	FTB2	5.89%	PAAC0086	
	FTB3	6.28%	PAAC0170	
5-year fixed	FTB1	5.65%	PAAC0044	
	FTB2	6.05%	PAAC0128	
	FTB3	6.44%	PAAC0212	

LTV

80%

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.01%	PAAC0021	Free valuations
	FTB2	6.42%	PAAC0105	
	FTB3	6.81%	PAAC0189	
	FTB1	6.13%	PAAC0009	Free valuations + £500 cashback
	FTB2	6.55%	PAAC0093	
	FTB3	6.96%	PAAC0177	
5-year fixed	FTB1	5.96%	PAAC0063	Free valuations
	FTB2	6.38%	PAAC0147	
	FTB3	6.78%	PAAC0231	
	FTB1	6.01%	PAAC0051	Free valuations + £500 cashback
	FTB2	6.43%	PAAC0135	
	FTB3	6.84%	PAAC0219	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.08%	PAAC0027	Free valuations
	FTB2	6.51%	PAAC0111	
	FTB3	6.92%	PAAC0195	
	FTB1	6.14%	PAAC0015	Free valuations + £500 cashback
	FTB2	6.57%	PAAC0099	
	FTB3	6.98%	PAAC0183	
5-year fixed	FTB1	5.99%	PAAC0069	Free valuations
	FTB2	6.41%	PAAC0153	
	FTB3	6.83%	PAAC0237	
	FTB1	6.01%	PAAC0057	Free valuations + £500 cashback
	FTB2	6.44%	PAAC0141	
	FTB3	6.85%	PAAC0225	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.23%	PAAC0039	Free valuations
	FTB2	6.66%	PAAC0123	
	FTB3	7.08%	PAAC0207	
	FTB1	6.34%	PAAC0033	Free valuations + £500 cashback
	FTB2	6.76%	PAAC0117	
	FTB3	7.19%	PAAC0201	
5-year fixed	FTB1	6.05%	PAAC0081	Free valuations
	FTB2	6.47%	PAAC0165	
	FTB3	6.89%	PAAC0249	
	FTB1	6.09%	PAAC0075	Free valuations + £500 cashback
	FTB2	6.52%	PAAC0159	
	FTB3	6.94%	PAAC0243	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.66%	PAAC0003	
	FTB2	6.09%	PAAC0087	
	FTB3	6.50%	PAAC0171	
5-year fixed	FTB1	5.82%	PAAC0045	
	FTB2	6.25%	PAAC0129	
	FTB3	6.66%	PAAC0213	

FIRST-TIME BUYER.

PRECISE.

LTV

85%

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00%
BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.19%	PAAC0022	Free valuations
	FTB2	6.62%	PAAC0106	
	FTB3	7.04%	PAAC0190	
	FTB1	6.31%	PAAC0010	Free valuations + £500 cashback
	FTB2	6.75%	PAAC0094	
	FTB3	7.18%	PAAC0178	
5-year fixed	FTB1	6.14%	PAAC0064	Free valuations
	FTB2	6.58%	PAAC0148	
	FTB3	7.01%	PAAC0232	
	FTB1	6.19%	PAAC0052	Free valuations + £500 cashback
	FTB2	6.63%	PAAC0136	
	FTB3	7.07%	PAAC0220	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.27%	PAAC0028	Free valuations
	FTB2	6.71%	PAAC0112	
	FTB3	7.14%	PAAC0196	
	FTB1	6.32%	PAAC0016	Free valuations + £500 cashback
	FTB2	6.77%	PAAC0100	
	FTB3	7.20%	PAAC0184	
5-year fixed	FTB1	6.17%	PAAC0070	Free valuations
	FTB2	6.62%	PAAC0154	
	FTB3	7.05%	PAAC0238	
	FTB1	6.19%	PAAC0058	Free valuations + £500 cashback
	FTB2	6.64%	PAAC0142	
	FTB3	7.08%	PAAC0226	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.41%	PAAC0040	Free valuations
	FTB2	6.86%	PAAC0124	
	FTB3	7.30%	PAAC0208	
	FTB1	6.51%	PAAC0034	Free valuations + £500 cashback
	FTB2	6.97%	PAAC0118	
	FTB3	7.42%	PAAC0202	
5-year fixed	FTB1	6.23%	PAAC0082	Free valuations
	FTB2	6.68%	PAAC0166	
	FTB3	7.12%	PAAC0250	
	FTB1	6.27%	PAAC0076	Free valuations + £500 cashback
	FTB2	6.72%	PAAC0160	
	FTB3	7.16%	PAAC0244	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	5.84%	PAAC0004	
	FTB2	6.29%	PAAC0088	
	FTB3	6.72%	PAAC0172	
5-year fixed	FTB1	6.00%	PAAC0046	
	FTB2	6.45%	PAAC0130	
	FTB3	6.88%	PAAC0214	

FIRST-TIME BUYER.

PRECISE.

LTV

90%

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.47%	PAAC0023	Free valuations
	FTB2	6.94%	PAAC0107	
	FTB3	7.38%	PAAC0191	
	FTB1	6.59%	PAAC0011	Free valuations + £500 cashback
	FTB2	7.06%	PAAC0095	
	FTB3	7.52%	PAAC0179	
5-year fixed	FTB1	6.42%	PAAC0065	Free valuations
	FTB2	6.89%	PAAC0149	
	FTB3	7.35%	PAAC0233	
	FTB1	6.47%	PAAC0053	Free valuations + £500 cashback
	FTB2	6.94%	PAAC0137	
	FTB3	7.40%	PAAC0221	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.56%	PAAC0029	Free valuations
	FTB2	7.02%	PAAC0113	
	FTB3	7.48%	PAAC0197	
	FTB1	6.61%	PAAC0017	Free valuations + £500 cashback
	FTB2	7.08%	PAAC0101	
	FTB3	7.54%	PAAC0185	
5-year fixed	FTB1	6.46%	PAAC0071	Free valuations
	FTB2	6.93%	PAAC0155	
	FTB3	7.39%	PAAC0239	
	FTB1	6.48%	PAAC0059	Free valuations + £500 cashback
	FTB2	6.95%	PAAC0143	
	FTB3	7.41%	PAAC0227	

Fee Saver loans from £125,000 to £3m				
£0 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.69%	PAAC0041	Free valuations
	FTB2	7.17%	PAAC0125	
	FTB3	7.64%	PAAC0209	
	FTB1	6.78%	PAAC0035	Free valuations + £500 cashback
	FTB2	7.27%	PAAC0119	
	FTB3	7.75%	PAAC0203	
5-year fixed	FTB1	6.51%	PAAC0083	Free valuations
	FTB2	6.99%	PAAC0167	
	FTB3	7.45%	PAAC0251	
	FTB1	6.55%	PAAC0077	Free valuations + £500 cashback
	FTB2	7.03%	PAAC0161	
	FTB3	7.49%	PAAC0245	

Low Rate loans from £25,001 to £3m				
1% fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.13%	PAAC0005	
	FTB2	6.60%	PAAC0089	
	FTB3	7.06%	PAAC0173	
5-year fixed	FTB1	6.29%	PAAC0047	
	FTB2	6.76%	PAAC0131	
	FTB3	7.22%	PAAC0215	

FIRST-TIME BUYER.

PRECISE.

LTV

95%

Please note the score band is determined by the application score at AIP stage.

ERCs: 2-year fixed: 4%, 3% | 5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.58%	PAAC0024	Free valuations
	FTB2	7.08%	PAAC0108	
	FTB3	7.54%	PAAC0192	
	FTB1	6.71%	PAAC0012	Free valuations + £500 cashback
	FTB2	7.20%	PAAC0096	
	FTB3	7.68%	PAAC0180	
5-year fixed	FTB1	6.54%	PAAC0066	Free valuations
	FTB2	7.03%	PAAC0150	
	FTB3	7.51%	PAAC0234	
	FTB1	6.59%	PAAC0054	Free valuations + £500 cashback
	FTB2	7.08%	PAAC0138	
	FTB3	7.56%	PAAC0222	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.68%	PAAC0030	Free valuations
	FTB2	7.17%	PAAC0114	
	FTB3	7.64%	PAAC0198	
	FTB1	6.73%	PAAC0018	Free valuations + £500 cashback
	FTB2	7.22%	PAAC0102	
	FTB3	7.70%	PAAC0186	
5-year fixed	FTB1	6.58%	PAAC0072	Free valuations
	FTB2	7.07%	PAAC0156	
	FTB3	7.55%	PAAC0240	
	FTB1	6.60%	PAAC0060	Free valuations + £500 cashback
	FTB2	7.09%	PAAC0144	
	FTB3	7.57%	PAAC0228	

Fee Saver loans from £125,000 to £2m				
£0 fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.81%	PAAC0042	Free valuations
	FTB2	7.31%	PAAC0126	
	FTB3	7.80%	PAAC0210	
	FTB1	6.91%	PAAC0036	Free valuations + £500 cashback
	FTB2	7.41%	PAAC0120	
	FTB3	7.91%	PAAC0204	
5-year fixed	FTB1	6.63%	PAAC0084	Free valuations
	FTB2	7.13%	PAAC0168	
	FTB3	7.61%	PAAC0252	
	FTB1	6.67%	PAAC0078	Free valuations + £500 cashback
	FTB2	7.17%	PAAC0162	
	FTB3	7.66%	PAAC0246	

Low Rate loans from £25,001 to £2m				
1% fee				
Products	Score Band	Rate	Product code	Features
2-year fixed	FTB1	6.24%	PAAC0006	
	FTB2	6.74%	PAAC0090	
	FTB3	7.22%	PAAC0174	
5-year fixed	FTB1	6.40%	PAAC0048	
	FTB2	6.90%	PAAC0132	
	FTB3	7.38%	PAAC0216	

HOME MOVER.

SELECT LTV

A home mover is an applicant/applicants who currently owns, or has previously owned, a residential property and is purchasing a new property to live in as their main residence. This may include applicants selling their existing property or retaining it, subject to lending criteria.

LTV **55%**

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%

5-year fixed: 4%, 4%, 3%, 3%, 2%

Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.79%	PAAC0274	Free valuations
	HM2	6.02%	PAAC0415	
	HM3	6.26%	PAAC0556	
	HM4	6.41%	PAAC0697	
	HM1	6.00%	PAAC0260	Free valuations + £350 cashback
	HM2	6.25%	PAAC0401	
	HM3	6.49%	PAAC0542	
	HM4	6.65%	PAAC0683	
2-year fixed	HM1	5.53%	PAAC0321	Free valuations
	HM2	5.77%	PAAC0462	
	HM3	6.01%	PAAC0603	
	HM4	6.17%	PAAC0744	
	HM1	5.63%	PAAC0307	Free valuations + £350 cashback
	HM2	5.89%	PAAC0448	
	HM3	6.12%	PAAC0589	
	HM4	6.29%	PAAC0730	
5-year fixed	HM1	5.50%	PAAC0368	Free valuations
	HM2	5.76%	PAAC0509	
	HM3	5.99%	PAAC0650	
	HM4	6.17%	PAAC0791	
	HM1	5.55%	PAAC0354	Free valuations + £350 cashback
	HM2	5.81%	PAAC0495	
	HM3	6.04%	PAAC0636	
	HM4	6.21%	PAAC0777	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.03%	PAAC0281	Free valuations
	HM2	6.30%	PAAC0422	
	HM3	6.49%	PAAC0563	
	HM4	6.67%	PAAC0704	
	HM1	6.11%	PAAC0267	Free valuations + £350 cashback
	HM2	6.38%	PAAC0408	
	HM3	6.59%	PAAC0549	
	HM4	6.77%	PAAC0690	
2-year fixed	HM1	5.64%	PAAC0328	Free valuations
	HM2	5.91%	PAAC0469	
	HM3	6.12%	PAAC0610	
	HM4	6.30%	PAAC0751	
	HM1	5.69%	PAAC0314	Free valuations + £350 cashback
	HM2	5.95%	PAAC0455	
	HM3	6.17%	PAAC0596	
	HM4	6.35%	PAAC0737	
5-year fixed	HM1	5.55%	PAAC0375	Free valuations
	HM2	5.82%	PAAC0516	
	HM3	6.04%	PAAC0657	
	HM4	6.22%	PAAC0798	
	HM1	5.57%	PAAC0361	Free valuations + £350 cashback
	HM2	5.83%	PAAC0502	
	HM3	6.06%	PAAC0643	
	HM4	6.24%	PAAC0784	

Low Rate loans from £25,001 to £10m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.18%	PAAC0253	
	HM2	5.45%	PAAC0394	
	HM3	5.67%	PAAC0535	
	HM4	5.85%	PAAC0676	
2-year fixed	HM1	5.22%	PAAC0300	
	HM2	5.49%	PAAC0441	
	HM3	5.71%	PAAC0582	
	HM4	5.89%	PAAC0723	
5-year fixed	HM1	5.38%	PAAC0347	
	HM2	5.65%	PAAC0488	
	HM3	5.87%	PAAC0629	
	HM4	6.05%	PAAC0770	

LTV

65%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.02%	PAAC0275	Free valuations
	HM2	6.25%	PAAC0416	
	HM3	6.49%	PAAC0557	
	HM4	6.64%	PAAC0698	
	HM1	6.16%	PAAC0261	Free valuations + £350 cashback
	HM2	6.44%	PAAC0402	
	HM3	6.69%	PAAC0543	
	HM4	6.87%	PAAC0684	
2-year fixed	HM1	5.69%	PAAC0322	Free valuations
	HM2	5.96%	PAAC0463	
	HM3	6.21%	PAAC0604	
	HM4	6.39%	PAAC0745	
	HM1	5.76%	PAAC0308	Free valuations + £350 cashback
	HM2	6.05%	PAAC0449	
	HM3	6.31%	PAAC0590	
	HM4	6.51%	PAAC0731	
5-year fixed	HM1	5.63%	PAAC0369	Free valuations
	HM2	5.92%	PAAC0510	
	HM3	6.18%	PAAC0651	
	HM4	6.38%	PAAC0792	
	HM1	5.66%	PAAC0355	Free valuations + £350 cashback
	HM2	5.96%	PAAC0496	
	HM3	6.22%	PAAC0637	
	HM4	6.43%	PAAC0778	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.13%	PAAC0282	Free valuations
	HM2	6.46%	PAAC0423	
	HM3	6.71%	PAAC0564	
	HM4	6.94%	PAAC0705	
	HM1	6.21%	PAAC0268	Free valuations + £350 cashback
	HM2	6.53%	PAAC0409	
	HM3	6.79%	PAAC0550	
	HM4	7.01%	PAAC0691	
2-year fixed	HM1	5.75%	PAAC0329	Free valuations
	HM2	6.06%	PAAC0470	
	HM3	6.32%	PAAC0611	
	HM4	6.54%	PAAC0752	
	HM1	5.79%	PAAC0315	Free valuations + £350 cashback
	HM2	6.10%	PAAC0456	
	HM3	6.36%	PAAC0597	
	HM4	6.58%	PAAC0738	
5-year fixed	HM1	5.65%	PAAC0376	Free valuations
	HM2	5.96%	PAAC0517	
	HM3	6.23%	PAAC0658	
	HM4	6.44%	PAAC0799	
	HM1	5.67%	PAAC0362	Free valuations + £350 cashback
	HM2	5.98%	PAAC0503	
	HM3	6.24%	PAAC0644	
	HM4	6.45%	PAAC0785	

Fee Saver loans from £125,000 to £10m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.41%	PAAC0294	Free valuations
	HM2	6.69%	PAAC0435	
	HM3	7.01%	PAAC0576	
	HM4	7.24%	PAAC0717	
	HM1	6.54%	PAAC0288	Free valuations + £350 cashback
	HM2	6.80%	PAAC0429	
	HM3	7.16%	PAAC0570	
	HM4	7.41%	PAAC0711	
2-year fixed	HM1	5.89%	PAAC0341	Free valuations
	HM2	6.18%	PAAC0482	
	HM3	6.47%	PAAC0623	
	HM4	6.69%	PAAC0764	
	HM1	5.95%	PAAC0335	Free valuations + £350 cashback
	HM2	6.23%	PAAC0476	
	HM3	6.55%	PAAC0617	
	HM4	6.78%	PAAC0758	
5-year fixed	HM1	5.71%	PAAC0388	Free valuations
	HM2	6.01%	PAAC0529	
	HM3	6.29%	PAAC0670	
	HM4	6.50%	PAAC0811	
	HM1	5.73%	PAAC0382	Free valuations + £350 cashback
	HM2	6.03%	PAAC0523	
	HM3	6.32%	PAAC0664	
	HM4	6.53%	PAAC0805	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.28%	PAAC0254	
	HM2	5.59%	PAAC0395	
	HM3	5.85%	PAAC0536	
	HM4	6.07%	PAAC0677	
2-year fixed	HM1	5.32%	PAAC0301	
	HM2	5.63%	PAAC0442	
	HM3	5.89%	PAAC0583	
	HM4	6.11%	PAAC0724	
5-year fixed	HM1	5.48%	PAAC0348	
	HM2	5.79%	PAAC0489	
	HM3	6.05%	PAAC0630	
	HM4	6.27%	PAAC0771	

LTV

75%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.07%	PAAC0276	Free valuations
	HM2	6.36%	PAAC0417	
	HM3	6.67%	PAAC0558	
	HM4	6.86%	PAAC0699	
	HM1	6.22%	PAAC0262	Free valuations + £350 cashback
	HM2	6.54%	PAAC0403	
	HM3	6.85%	PAAC0544	
	HM4	7.06%	PAAC0685	
2-year fixed	HM1	5.75%	PAAC0323	Free valuations
	HM2	6.07%	PAAC0464	
	HM3	6.37%	PAAC0605	
	HM4	6.59%	PAAC0746	
	HM1	5.82%	PAAC0309	Free valuations + £350 cashback
	HM2	6.16%	PAAC0450	
	HM3	6.46%	PAAC0591	
	HM4	6.69%	PAAC0732	
5-year fixed	HM1	5.69%	PAAC0370	Free valuations
	HM2	6.03%	PAAC0511	
	HM3	6.33%	PAAC0652	
	HM4	6.56%	PAAC0793	
	HM1	5.72%	PAAC0356	Free valuations + £350 cashback
	HM2	6.06%	PAAC0497	
	HM3	6.37%	PAAC0638	
	HM4	6.60%	PAAC0779	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.22%	PAAC0283	Free valuations
	HM2	6.58%	PAAC0424	
	HM3	6.85%	PAAC0565	
	HM4	7.07%	PAAC0706	
	HM1	6.29%	PAAC0269	Free valuations + £350 cashback
	HM2	6.64%	PAAC0410	
	HM3	6.93%	PAAC0551	
	HM4	7.16%	PAAC0692	
2-year fixed	HM1	5.82%	PAAC0330	Free valuations
	HM2	6.18%	PAAC0471	
	HM3	6.46%	PAAC0612	
	HM4	6.69%	PAAC0753	
	HM1	5.86%	PAAC0316	Free valuations + £350 cashback
	HM2	6.21%	PAAC0457	
	HM3	6.50%	PAAC0598	
	HM4	6.74%	PAAC0739	
5-year fixed	HM1	5.72%	PAAC0377	Free valuations
	HM2	6.07%	PAAC0518	
	HM3	6.37%	PAAC0659	
	HM4	6.60%	PAAC0800	
	HM1	5.73%	PAAC0363	Free valuations + £350 cashback
	HM2	6.08%	PAAC0504	
	HM3	6.38%	PAAC0645	
	HM4	6.62%	PAAC0786	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.44%	PAAC0295	Free valuations
	HM2	6.83%	PAAC0436	
	HM3	7.14%	PAAC0577	
	HM4	7.41%	PAAC0718	
	HM1	6.54%	PAAC0289	Free valuations + £350 cashback
	HM2	6.96%	PAAC0430	
	HM3	7.29%	PAAC0571	
	HM4	7.58%	PAAC0712	
2-year fixed	HM1	5.93%	PAAC0342	Free valuations
	HM2	6.30%	PAAC0483	
	HM3	6.61%	PAAC0624	
	HM4	6.86%	PAAC0765	
	HM1	5.98%	PAAC0336	Free valuations + £350 cashback
	HM2	6.37%	PAAC0477	
	HM3	6.68%	PAAC0618	
	HM4	6.95%	PAAC0759	
5-year fixed	HM1	5.76%	PAAC0389	Free valuations
	HM2	6.12%	PAAC0530	
	HM3	6.42%	PAAC0671	
	HM4	6.67%	PAAC0812	
	HM1	5.78%	PAAC0383	Free valuations + £350 cashback
	HM2	6.15%	PAAC0524	
	HM3	6.45%	PAAC0665	
	HM4	6.70%	PAAC0806	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.35%	PAAC0255	
	HM2	5.70%	PAAC0396	
	HM3	6.00%	PAAC0537	
	HM4	6.24%	PAAC0678	
2-year fixed	HM1	5.39%	PAAC0302	
	HM2	5.74%	PAAC0443	
	HM3	6.04%	PAAC0584	
	HM4	6.28%	PAAC0725	
5-year fixed	HM1	5.55%	PAAC0349	
	HM2	5.90%	PAAC0490	
	HM3	6.20%	PAAC0631	
	HM4	6.44%	PAAC0772	

LTV

80%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.30%	PAAC0277	Free valuations
	HM2	6.63%	PAAC0418	
	HM3	6.95%	PAAC0559	
	HM4	7.16%	PAAC0700	
	HM1	6.44%	PAAC0263	Free valuations + £350 cashback
	HM2	6.80%	PAAC0404	
	HM3	7.11%	PAAC0545	
	HM4	7.35%	PAAC0686	
2-year fixed	HM1	5.97%	PAAC0324	Free valuations
	HM2	6.32%	PAAC0465	
	HM3	6.64%	PAAC0606	
	HM4	6.87%	PAAC0747	
	HM1	6.04%	PAAC0310	Free valuations + £350 cashback
	HM2	6.41%	PAAC0451	
	HM3	6.72%	PAAC0592	
	HM4	6.97%	PAAC0733	
5-year fixed	HM1	5.91%	PAAC0371	Free valuations
	HM2	6.28%	PAAC0512	
	HM3	6.59%	PAAC0653	
	HM4	6.84%	PAAC0794	
	HM1	5.94%	PAAC0357	Free valuations + £350 cashback
	HM2	6.31%	PAAC0498	
	HM3	6.63%	PAAC0639	
	HM4	6.88%	PAAC0780	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.43%	PAAC0284	Free valuations
	HM2	6.80%	PAAC0425	
	HM3	7.11%	PAAC0566	
	HM4	7.37%	PAAC0707	
	HM1	6.50%	PAAC0270	Free valuations + £350 cashback
	HM2	6.87%	PAAC0411	
	HM3	7.19%	PAAC0552	
	HM4	7.44%	PAAC0693	
2-year fixed	HM1	6.04%	PAAC0331	Free valuations
	HM2	6.41%	PAAC0472	
	HM3	6.72%	PAAC0613	
	HM4	6.98%	PAAC0754	
	HM1	6.07%	PAAC0317	Free valuations + £350 cashback
	HM2	6.45%	PAAC0458	
	HM3	6.76%	PAAC0599	
	HM4	7.02%	PAAC0740	
5-year fixed	HM1	5.94%	PAAC0378	Free valuations
	HM2	6.31%	PAAC0519	
	HM3	6.63%	PAAC0660	
	HM4	6.88%	PAAC0801	
	HM1	5.95%	PAAC0364	Free valuations + £350 cashback
	HM2	6.32%	PAAC0505	
	HM3	6.64%	PAAC0646	
	HM4	6.90%	PAAC0787	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.68%	PAAC0296	Free valuations
	HM2	7.07%	PAAC0437	
	HM3	7.38%	PAAC0578	
	HM4	7.68%	PAAC0719	
	HM1	6.80%	PAAC0290	Free valuations + £350 cashback
	HM2	7.20%	PAAC0431	
	HM3	7.51%	PAAC0572	
	HM4	7.86%	PAAC0713	
2-year fixed	HM1	6.16%	PAAC0343	Free valuations
	HM2	6.54%	PAAC0484	
	HM3	6.86%	PAAC0625	
	HM4	7.14%	PAAC0766	
	HM1	6.22%	PAAC0337	Free valuations + £350 cashback
	HM2	6.61%	PAAC0478	
	HM3	6.92%	PAAC0619	
	HM4	7.22%	PAAC0760	
5-year fixed	HM1	5.99%	PAAC0390	Free valuations
	HM2	6.36%	PAAC0531	
	HM3	6.68%	PAAC0672	
	HM4	6.94%	PAAC0813	
	HM1	6.01%	PAAC0384	Free valuations + £350 cashback
	HM2	6.39%	PAAC0525	
	HM3	6.71%	PAAC0666	
	HM4	6.98%	PAAC0807	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.57%	PAAC0256	
	HM2	5.94%	PAAC0397	
	HM3	6.25%	PAAC0538	
	HM4	6.51%	PAAC0679	
2-year fixed	HM1	5.61%	PAAC0303	
	HM2	5.98%	PAAC0444	
	HM3	6.29%	PAAC0585	
	HM4	6.55%	PAAC0726	
5-year fixed	HM1	5.77%	PAAC0350	
	HM2	6.14%	PAAC0491	
	HM3	6.45%	PAAC0632	
	HM4	6.71%	PAAC0773	

LTV

85%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.42%	PAAC0278	Free valuations
	HM2	6.82%	PAAC0419	
	HM3	7.12%	PAAC0560	
	HM4	7.36%	PAAC0701	
	HM1	6.59%	PAAC0264	Free valuations + £350 cashback
	HM2	6.98%	PAAC0405	
	HM3	7.30%	PAAC0546	
	HM4	7.56%	PAAC0687	
2-year fixed	HM1	6.11%	PAAC0325	Free valuations
	HM2	6.51%	PAAC0466	
	HM3	6.83%	PAAC0607	
	HM4	7.08%	PAAC0748	
	HM1	6.20%	PAAC0311	Free valuations + £350 cashback
	HM2	6.59%	PAAC0452	
	HM3	6.92%	PAAC0593	
	HM4	7.18%	PAAC0734	
5-year fixed	HM1	6.07%	PAAC0372	Free valuations
	HM2	6.46%	PAAC0513	
	HM3	6.79%	PAAC0654	
	HM4	7.05%	PAAC0795	
	HM1	6.10%	PAAC0358	Free valuations + £350 cashback
	HM2	6.49%	PAAC0499	
	HM3	6.82%	PAAC0640	
	HM4	7.09%	PAAC0781	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.58%	PAAC0285	Free valuations
	HM2	6.96%	PAAC0426	
	HM3	7.32%	PAAC0567	
	HM4	7.59%	PAAC0708	
	HM1	6.66%	PAAC0271	Free valuations + £350 cashback
	HM2	7.05%	PAAC0412	
	HM3	7.39%	PAAC0553	
	HM4	7.66%	PAAC0694	
2-year fixed	HM1	6.19%	PAAC0332	Free valuations
	HM2	6.58%	PAAC0473	
	HM3	6.93%	PAAC0614	
	HM4	7.20%	PAAC0755	
	HM1	6.23%	PAAC0318	Free valuations + £350 cashback
	HM2	6.62%	PAAC0459	
	HM3	6.96%	PAAC0600	
	HM4	7.23%	PAAC0741	
5-year fixed	HM1	6.10%	PAAC0379	Free valuations
	HM2	6.49%	PAAC0520	
	HM3	6.83%	PAAC0661	
	HM4	7.10%	PAAC0802	
	HM1	6.11%	PAAC0365	Free valuations + £350 cashback
	HM2	6.50%	PAAC0506	
	HM3	6.84%	PAAC0647	
	HM4	7.11%	PAAC0788	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.82%	PAAC0297	Free valuations
	HM2	7.24%	PAAC0438	
	HM3	7.59%	PAAC0579	
	HM4	7.86%	PAAC0720	
	HM1	6.92%	PAAC0291	Free valuations + £350 cashback
	HM2	7.37%	PAAC0432	
	HM3	7.73%	PAAC0573	
	HM4	8.00%	PAAC0714	
2-year fixed	HM1	6.32%	PAAC0344	Free valuations
	HM2	6.72%	PAAC0485	
	HM3	7.06%	PAAC0626	
	HM4	7.33%	PAAC0767	
	HM1	6.36%	PAAC0338	Free valuations + £350 cashback
	HM2	6.78%	PAAC0479	
	HM3	7.13%	PAAC0620	
	HM4	7.40%	PAAC0761	
5-year fixed	HM1	6.15%	PAAC0391	Free valuations
	HM2	6.54%	PAAC0532	
	HM3	6.88%	PAAC0673	
	HM4	7.15%	PAAC0814	
	HM1	6.17%	PAAC0385	Free valuations + £350 cashback
	HM2	6.57%	PAAC0526	
	HM3	6.91%	PAAC0667	
	HM4	7.18%	PAAC0808	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.73%	PAAC0257	
	HM2	6.12%	PAAC0398	
	HM3	6.45%	PAAC0539	
	HM4	6.72%	PAAC0680	
2-year fixed	HM1	5.77%	PAAC0304	
	HM2	6.16%	PAAC0445	
	HM3	6.49%	PAAC0586	
	HM4	6.76%	PAAC0727	
5-year fixed	HM1	5.93%	PAAC0351	
	HM2	6.32%	PAAC0492	
	HM3	6.65%	PAAC0633	
	HM4	6.92%	PAAC0774	

LTV

90%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.68%	PAAC0279	Free valuations
	HM2	7.09%	PAAC0420	
	HM3	7.42%	PAAC0561	
	HM4	7.65%	PAAC0702	
	HM1	6.85%	PAAC0265	Free valuations + £350 cashback
	HM2	7.26%	PAAC0406	
	HM3	7.60%	PAAC0547	
	HM4	7.86%	PAAC0688	
2-year fixed	HM1	6.38%	PAAC0326	Free valuations
	HM2	6.79%	PAAC0467	
	HM3	7.13%	PAAC0608	
	HM4	7.38%	PAAC0749	
	HM1	6.46%	PAAC0312	Free valuations + £350 cashback
	HM2	6.87%	PAAC0453	
	HM3	7.22%	PAAC0594	
	HM4	7.49%	PAAC0735	
5-year fixed	HM1	6.33%	PAAC0373	Free valuations
	HM2	6.74%	PAAC0514	
	HM3	7.09%	PAAC0655	
	HM4	7.36%	PAAC0796	
	HM1	6.36%	PAAC0359	Free valuations + £350 cashback
	HM2	6.77%	PAAC0500	
	HM3	7.12%	PAAC0641	
	HM4	7.40%	PAAC0782	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.84%	PAAC0286	Free valuations
	HM2	7.25%	PAAC0427	
	HM3	7.58%	PAAC0568	
	HM4	7.88%	PAAC0709	
	HM1	6.92%	PAAC0272	Free valuations + £350 cashback
	HM2	7.33%	PAAC0413	
	HM3	7.67%	PAAC0554	
	HM4	7.97%	PAAC0695	
2-year fixed	HM1	6.45%	PAAC0333	Free valuations
	HM2	6.87%	PAAC0474	
	HM3	7.21%	PAAC0615	
	HM4	7.50%	PAAC0756	
	HM1	6.49%	PAAC0319	Free valuations + £350 cashback
	HM2	6.91%	PAAC0460	
	HM3	7.25%	PAAC0601	
	HM4	7.54%	PAAC0742	
5-year fixed	HM1	6.36%	PAAC0380	Free valuations
	HM2	6.77%	PAAC0521	
	HM3	7.12%	PAAC0662	
	HM4	7.41%	PAAC0803	
	HM1	6.37%	PAAC0366	Free valuations + £350 cashback
	HM2	6.79%	PAAC0507	
	HM3	7.14%	PAAC0648	
	HM4	7.42%	PAAC0789	

Fee Saver loans from £125,000 to £3m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.10%	PAAC0298	Free valuations
	HM2	7.53%	PAAC0439	
	HM3	7.90%	PAAC0580	
	HM4	8.17%	PAAC0721	
	HM1	7.22%	PAAC0292	Free valuations + £350 cashback
	HM2	7.65%	PAAC0433	
	HM3	8.05%	PAAC0574	
	HM4	8.31%	PAAC0715	
2-year fixed	HM1	6.58%	PAAC0345	Free valuations
	HM2	7.00%	PAAC0486	
	HM3	7.37%	PAAC0627	
	HM4	7.64%	PAAC0768	
	HM1	6.64%	PAAC0339	Free valuations + £350 cashback
	HM2	7.07%	PAAC0480	
	HM3	7.44%	PAAC0621	
	HM4	7.71%	PAAC0762	
5-year fixed	HM1	6.41%	PAAC0392	Free valuations
	HM2	6.83%	PAAC0533	
	HM3	7.18%	PAAC0674	
	HM4	7.46%	PAAC0815	
	HM1	6.43%	PAAC0386	Free valuations + £350 cashback
	HM2	6.85%	PAAC0527	
	HM3	7.21%	PAAC0668	
	HM4	7.49%	PAAC0809	

Low Rate loans from £25,001 to £3m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	5.99%	PAAC0258	
	HM2	6.40%	PAAC0399	
	HM3	6.75%	PAAC0540	
	HM4	7.04%	PAAC0681	
2-year fixed	HM1	6.03%	PAAC0305	
	HM2	6.44%	PAAC0446	
	HM3	6.79%	PAAC0587	
	HM4	7.08%	PAAC0728	
5-year fixed	HM1	6.19%	PAAC0352	
	HM2	6.60%	PAAC0493	
	HM3	6.95%	PAAC0634	
	HM4	7.24%	PAAC0775	

LTV

95%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%

5-year fixed: 4%, 4%, 3%, 3%, 2%

Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.84%	PAAC0280	Free valuations
	HM2	7.25%	PAAC0421	
	HM3	7.60%	PAAC0562	
	HM4	7.92%	PAAC0703	
	HM1	6.98%	PAAC0266	Free valuations + £350 cashback
	HM2	7.41%	PAAC0407	
	HM3	7.77%	PAAC0548	
	HM4	8.08%	PAAC0689	
2-year fixed	HM1	6.51%	PAAC0327	Free valuations
	HM2	6.94%	PAAC0468	
	HM3	7.30%	PAAC0609	
	HM4	7.61%	PAAC0750	
	HM1	6.59%	PAAC0313	Free valuations + £350 cashback
	HM2	7.02%	PAAC0454	
	HM3	7.38%	PAAC0595	
	HM4	7.68%	PAAC0736	
5-year fixed	HM1	6.45%	PAAC0374	Free valuations
	HM2	6.88%	PAAC0515	
	HM3	7.25%	PAAC0656	
	HM4	7.55%	PAAC0797	
	HM1	6.48%	PAAC0360	Free valuations + £350 cashback
	HM2	6.92%	PAAC0501	
	HM3	7.28%	PAAC0642	
	HM4	7.58%	PAAC0783	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.96%	PAAC0287	Free valuations
	HM2	7.39%	PAAC0428	
	HM3	7.80%	PAAC0569	
	HM4	8.10%	PAAC0710	
	HM1	7.04%	PAAC0273	Free valuations + £350 cashback
	HM2	7.47%	PAAC0414	
	HM3	7.86%	PAAC0555	
	HM4	8.16%	PAAC0696	
2-year fixed	HM1	6.57%	PAAC0334	Free valuations
	HM2	7.01%	PAAC0475	
	HM3	7.40%	PAAC0616	
	HM4	7.70%	PAAC0757	
	HM1	6.62%	PAAC0320	Free valuations + £350 cashback
	HM2	7.05%	PAAC0461	
	HM3	7.43%	PAAC0602	
	HM4	7.73%	PAAC0743	
5-year fixed	HM1	6.48%	PAAC0381	Free valuations
	HM2	6.91%	PAAC0522	
	HM3	7.29%	PAAC0663	
	HM4	7.59%	PAAC0804	
	HM1	6.50%	PAAC0367	Free valuations + £350 cashback
	HM2	6.93%	PAAC0508	
	HM3	7.30%	PAAC0649	
	HM4	7.60%	PAAC0790	

Fee Saver loans from £125,000 to £2m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	7.23%	PAAC0299	Free valuations
	HM2	7.67%	PAAC0440	
	HM3	8.03%	PAAC0581	
	HM4	8.29%	PAAC0722	
	HM1	7.36%	PAAC0293	Free valuations + £350 cashback
	HM2	7.79%	PAAC0434	
	HM3	8.15%	PAAC0575	
	HM4	8.36%	PAAC0716	
2-year fixed	HM1	6.71%	PAAC0346	Free valuations
	HM2	7.14%	PAAC0487	
	HM3	7.51%	PAAC0628	
	HM4	7.79%	PAAC0769	
	HM1	6.77%	PAAC0340	Free valuations + £350 cashback
	HM2	7.21%	PAAC0481	
	HM3	7.57%	PAAC0622	
	HM4	7.83%	PAAC0763	
5-year fixed	HM1	6.53%	PAAC0393	Free valuations
	HM2	6.97%	PAAC0534	
	HM3	7.34%	PAAC0675	
	HM4	7.63%	PAAC0816	
	HM1	6.56%	PAAC0387	Free valuations + £350 cashback
	HM2	6.99%	PAAC0528	
	HM3	7.36%	PAAC0669	
	HM4	7.64%	PAAC0810	

Low Rate loans from £25,001 to £2m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	HM1	6.11%	PAAC0259	
	HM2	6.54%	PAAC0400	
	HM3	6.91%	PAAC0541	
	HM4	7.21%	PAAC0682	
2-year fixed	HM1	6.15%	PAAC0306	
	HM2	6.58%	PAAC0447	
	HM3	6.95%	PAAC0588	
	HM4	7.25%	PAAC0729	
5-year fixed	HM1	6.31%	PAAC0353	
	HM2	6.74%	PAAC0494	
	HM3	7.11%	PAAC0635	
	HM4	7.41%	PAAC0776	

REMORTGAGE.

SELECT LTV

A remortgager is an applicant/applicants who already owns the property being mortgaged and is switching their existing mortgage to a new lender or product, with or without raising additional funds, without moving home.

LTV **55%**

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.74%	PAAC0838	Free valuations
	R2	5.88%	PAAC0973	
	R3	6.15%	PAAC1108	
	R4	6.23%	PAAC1243	
	R5	6.37%	PAAC1378	
	R1	5.92%	PAAC0824	Free valuations + £350 cashback
	R2	6.09%	PAAC0959	
	R3	6.36%	PAAC1094	
	R4	6.45%	PAAC1229	
	R5	6.62%	PAAC1364	
2-year fixed	R1	5.45%	PAAC0883	Free valuations
	R2	5.61%	PAAC1018	
	R3	5.88%	PAAC1153	
	R4	5.98%	PAAC1288	
	R5	6.14%	PAAC1423	
	R1	5.54%	PAAC0869	Free valuations + £350 cashback
	R2	5.72%	PAAC1004	
	R3	5.98%	PAAC1139	
	R4	6.09%	PAAC1274	
	R5	6.26%	PAAC1409	
5-year fixed	R1	5.41%	PAAC0928	Free valuations
	R2	5.59%	PAAC1063	
	R3	5.85%	PAAC1198	
	R4	5.96%	PAAC1333	
	R5	6.13%	PAAC1468	
	R1	5.45%	PAAC0914	Free valuations + £350 cashback
	R2	5.63%	PAAC1049	
	R3	5.90%	PAAC1184	
	R4	6.01%	PAAC1319	
	R5	6.18%	PAAC1454	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.95%	PAAC0845	Free valuations
	R2	6.13%	PAAC0980	
	R3	6.39%	PAAC1115	
	R4	6.48%	PAAC1250	
	R5	6.65%	PAAC1385	
	R1	6.02%	PAAC0831	Free valuations + £350 cashback
	R2	6.20%	PAAC0966	
	R3	6.47%	PAAC1101	
	R4	6.57%	PAAC1236	
	R5	6.75%	PAAC1371	
2-year fixed	R1	5.55%	PAAC0890	Free valuations
	R2	5.74%	PAAC1025	
	R3	6.00%	PAAC1160	
	R4	6.10%	PAAC1295	
	R5	6.28%	PAAC1430	
	R1	5.59%	PAAC0876	Free valuations + £350 cashback
	R2	5.77%	PAAC1011	
	R3	6.04%	PAAC1146	
	R4	6.14%	PAAC1281	
	R5	6.33%	PAAC1416	
5-year fixed	R1	5.45%	PAAC0935	Free valuations
	R2	5.64%	PAAC1070	
	R3	5.90%	PAAC1205	
	R4	6.01%	PAAC1340	
	R5	6.19%	PAAC1475	
	R1	5.46%	PAAC0921	Free valuations + £350 cashback
	R2	5.65%	PAAC1056	
	R3	5.92%	PAAC1191	
	R4	6.03%	PAAC1326	
	R5	6.21%	PAAC1461	

Low Rate loans from £25,001 to £10m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.08%	PAAC0817	
	R2	5.27%	PAAC0952	
	R3	5.53%	PAAC1087	
	R4	5.64%	PAAC1222	
	R5	5.82%	PAAC1357	
2-year fixed	R1	5.12%	PAAC0862	
	R2	5.31%	PAAC0997	
	R3	5.57%	PAAC1132	
	R4	5.68%	PAAC1267	
	R5	5.86%	PAAC1402	
5-year fixed	R1	5.28%	PAAC0907	
	R2	5.47%	PAAC1042	
	R3	5.73%	PAAC1177	
	R4	5.84%	PAAC1312	
	R5	6.02%	PAAC1447	

LTV

60%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.79%	PAAC0839	Free valuations
	R2	5.98%	PAAC0974	
	R3	6.30%	PAAC1109	
	R4	6.38%	PAAC1244	
	R5	6.56%	PAAC1379	
	R1	5.98%	PAAC0825	Free valuations + £350 cashback
	R2	6.18%	PAAC0960	
	R3	6.48%	PAAC1095	
	R4	6.59%	PAAC1230	
	R5	6.77%	PAAC1365	
2-year fixed	R1	5.50%	PAAC0884	Free valuations
	R2	5.70%	PAAC1019	
	R3	6.00%	PAAC1154	
	R4	6.11%	PAAC1289	
	R5	6.30%	PAAC1424	
	R1	5.60%	PAAC0870	Free valuations + £350 cashback
	R2	5.80%	PAAC1005	
	R3	6.10%	PAAC1140	
	R4	6.21%	PAAC1275	
	R5	6.40%	PAAC1410	
5-year fixed	R1	5.47%	PAAC0929	Free valuations
	R2	5.67%	PAAC1064	
	R3	5.96%	PAAC1199	
	R4	6.08%	PAAC1334	
	R5	6.27%	PAAC1469	
	R1	5.51%	PAAC0915	Free valuations + £350 cashback
	R2	5.71%	PAAC1050	
	R3	6.00%	PAAC1185	
	R4	6.12%	PAAC1320	
	R5	6.31%	PAAC1455	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.02%	PAAC0846	Free valuations
	R2	6.22%	PAAC0981	
	R3	6.51%	PAAC1116	
	R4	6.61%	PAAC1251	
	R5	6.85%	PAAC1386	
	R1	6.08%	PAAC0832	Free valuations + £350 cashback
	R2	6.29%	PAAC0967	
	R3	6.58%	PAAC1102	
	R4	6.69%	PAAC1237	
	R5	6.91%	PAAC1372	
2-year fixed	R1	5.62%	PAAC0891	Free valuations
	R2	5.82%	PAAC1026	
	R3	6.11%	PAAC1161	
	R4	6.22%	PAAC1296	
	R5	6.44%	PAAC1431	
	R1	5.65%	PAAC0877	Free valuations + £350 cashback
	R2	5.86%	PAAC1012	
	R3	6.14%	PAAC1147	
	R4	6.26%	PAAC1282	
	R5	6.47%	PAAC1417	
5-year fixed	R1	5.52%	PAAC0936	Free valuations
	R2	5.72%	PAAC1071	
	R3	6.01%	PAAC1206	
	R4	6.13%	PAAC1341	
	R5	6.33%	PAAC1476	
	R1	5.53%	PAAC0922	Free valuations + £350 cashback
	R2	5.73%	PAAC1057	
	R3	6.02%	PAAC1192	
	R4	6.14%	PAAC1327	
	R5	6.34%	PAAC1462	

Low Rate loans from £25,001 to £10m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.14%	PAAC0818	
	R2	5.35%	PAAC0953	
	R3	5.63%	PAAC1088	
	R4	5.75%	PAAC1223	
	R5	5.95%	PAAC1358	
2-year fixed	R1	5.18%	PAAC0863	
	R2	5.39%	PAAC0998	
	R3	5.67%	PAAC1133	
	R4	5.79%	PAAC1268	
	R5	5.99%	PAAC1403	
5-year fixed	R1	5.34%	PAAC0908	
	R2	5.55%	PAAC1043	
	R3	5.83%	PAAC1178	
	R4	5.95%	PAAC1313	
	R5	6.15%	PAAC1448	

LTV

65%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.96%	PAAC0840	Free valuations
	R2	6.07%	PAAC0975	
	R3	6.46%	PAAC1110	
	R4	6.51%	PAAC1245	
	R5	6.71%	PAAC1380	
	R1	6.10%	PAAC0826	Free valuations + £350 cashback
	R2	6.28%	PAAC0961	
	R3	6.62%	PAAC1096	
	R4	6.71%	PAAC1231	
	R5	6.92%	PAAC1366	
2-year fixed	R1	5.63%	PAAC0885	Free valuations
	R2	5.80%	PAAC1020	
	R3	6.14%	PAAC1155	
	R4	6.24%	PAAC1290	
	R5	6.44%	PAAC1425	
	R1	5.70%	PAAC0871	Free valuations + £350 cashback
	R2	5.90%	PAAC1006	
	R3	6.23%	PAAC1141	
	R4	6.34%	PAAC1276	
	R5	6.55%	PAAC1411	
5-year fixed	R1	5.57%	PAAC0930	Free valuations
	R2	5.77%	PAAC1065	
	R3	6.09%	PAAC1200	
	R4	6.21%	PAAC1335	
	R5	6.42%	PAAC1470	
	R1	5.60%	PAAC0916	Free valuations + £350 cashback
	R2	5.81%	PAAC1051	
	R3	6.13%	PAAC1186	
	R4	6.25%	PAAC1321	
	R5	6.46%	PAAC1456	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.09%	PAAC0847	Free valuations
	R2	6.29%	PAAC0982	
	R3	6.62%	PAAC1117	
	R4	6.73%	PAAC1252	
	R5	6.93%	PAAC1387	
	R1	6.17%	PAAC0833	Free valuations + £350 cashback
	R2	6.37%	PAAC0968	
	R3	6.69%	PAAC1103	
	R4	6.82%	PAAC1238	
	R5	7.02%	PAAC1373	
2-year fixed	R1	5.70%	PAAC0892	Free valuations
	R2	5.91%	PAAC1027	
	R3	6.23%	PAAC1162	
	R4	6.35%	PAAC1297	
	R5	6.55%	PAAC1432	
	R1	5.74%	PAAC0878	Free valuations + £350 cashback
	R2	5.95%	PAAC1013	
	R3	6.26%	PAAC1148	
	R4	6.39%	PAAC1283	
	R5	6.60%	PAAC1418	
5-year fixed	R1	5.60%	PAAC0937	Free valuations
	R2	5.81%	PAAC1072	
	R3	6.13%	PAAC1207	
	R4	6.25%	PAAC1342	
	R5	6.46%	PAAC1477	
	R1	5.61%	PAAC0923	Free valuations + £350 cashback
	R2	5.83%	PAAC1058	
	R3	6.14%	PAAC1193	
	R4	6.27%	PAAC1328	
	R5	6.48%	PAAC1463	

Fee Saver loans from £125,000 to £10m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.33%	PAAC0857	Free valuations
	R2	6.58%	PAAC0992	
	R3	6.89%	PAAC1127	
	R4	7.04%	PAAC1262	
	R5	7.23%	PAAC1397	
	R1	6.44%	PAAC0852	Free valuations + £350 cashback
	R2	6.71%	PAAC0987	
	R3	7.04%	PAAC1122	
	R4	7.20%	PAAC1257	
	R5	7.36%	PAAC1392	
2-year fixed	R1	5.82%	PAAC0902	Free valuations
	R2	6.05%	PAAC1037	
	R3	6.36%	PAAC1172	
	R4	6.50%	PAAC1307	
	R5	6.70%	PAAC1442	
	R1	5.87%	PAAC0897	Free valuations + £350 cashback
	R2	6.12%	PAAC1032	
	R3	6.43%	PAAC1167	
	R4	6.58%	PAAC1302	
	R5	6.77%	PAAC1437	
5-year fixed	R1	5.65%	PAAC0947	Free valuations
	R2	5.87%	PAAC1082	
	R3	6.18%	PAAC1217	
	R4	6.32%	PAAC1352	
	R5	6.52%	PAAC1487	
	R1	5.67%	PAAC0942	Free valuations + £350 cashback
	R2	5.90%	PAAC1077	
	R3	6.21%	PAAC1212	
	R4	6.35%	PAAC1347	
	R5	6.55%	PAAC1482	

Low Rate loans from £25,001 to £10m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.23%	PAAC0819	
	R2	5.45%	PAAC0954	
	R3	5.75%	PAAC1089	
	R4	5.88%	PAAC1224	
	R5	6.10%	PAAC1359	
2-year fixed	R1	5.27%	PAAC0864	
	R2	5.49%	PAAC0999	
	R3	5.79%	PAAC1134	
	R4	5.92%	PAAC1269	
	R5	6.14%	PAAC1404	
5-year fixed	R1	5.43%	PAAC0909	
	R2	5.65%	PAAC1044	
	R3	5.95%	PAAC1179	
	R4	6.08%	PAAC1314	
	R5	6.30%	PAAC1449	

LTV

75%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.98%	PAAC0841	Free valuations
	R2	6.20%	PAAC0976	
	R3	6.49%	PAAC1111	
	R4	6.68%	PAAC1246	
	R5	6.91%	PAAC1381	
	R1	6.13%	PAAC0827	Free valuations + £350 cashback
	R2	6.37%	PAAC0962	
	R3	6.69%	PAAC1097	
	R4	6.86%	PAAC1232	
	R5	7.10%	PAAC1367	
2-year fixed	R1	5.66%	PAAC0886	Free valuations
	R2	5.90%	PAAC1021	
	R3	6.22%	PAAC1156	
	R4	6.39%	PAAC1291	
	R5	6.62%	PAAC1426	
	R1	5.74%	PAAC0872	Free valuations + £350 cashback
	R2	5.98%	PAAC1007	
	R3	6.32%	PAAC1142	
	R4	6.48%	PAAC1277	
	R5	6.72%	PAAC1412	
5-year fixed	R1	5.61%	PAAC0931	Free valuations
	R2	5.85%	PAAC1066	
	R3	6.19%	PAAC1201	
	R4	6.35%	PAAC1336	
	R5	6.59%	PAAC1471	
	R1	5.64%	PAAC0917	Free valuations + £350 cashback
	R2	5.89%	PAAC1052	
	R3	6.23%	PAAC1187	
	R4	6.38%	PAAC1322	
	R5	6.62%	PAAC1457	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.17%	PAAC0848	Free valuations
	R2	6.39%	PAAC0983	
	R3	6.74%	PAAC1118	
	R4	6.87%	PAAC1253	
	R5	7.11%	PAAC1388	
	R1	6.22%	PAAC0834	Free valuations + £350 cashback
	R2	6.46%	PAAC0969	
	R3	6.81%	PAAC1104	
	R4	6.95%	PAAC1239	
	R5	7.19%	PAAC1374	
2-year fixed	R1	5.76%	PAAC0893	Free valuations
	R2	5.99%	PAAC1028	
	R3	6.34%	PAAC1163	
	R4	6.48%	PAAC1298	
	R5	6.72%	PAAC1433	
	R1	5.78%	PAAC0879	Free valuations + £350 cashback
	R2	6.03%	PAAC1014	
	R3	6.38%	PAAC1149	
	R4	6.52%	PAAC1284	
	R5	6.76%	PAAC1419	
5-year fixed	R1	5.65%	PAAC0938	Free valuations
	R2	5.89%	PAAC1073	
	R3	6.24%	PAAC1208	
	R4	6.39%	PAAC1343	
	R5	6.63%	PAAC1478	
	R1	5.66%	PAAC0924	Free valuations + £350 cashback
	R2	5.90%	PAAC1059	
	R3	6.25%	PAAC1194	
	R4	6.40%	PAAC1329	
	R5	6.64%	PAAC1464	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.36%	PAAC0858	Free valuations
	R2	6.63%	PAAC0993	
	R3	7.00%	PAAC1128	
	R4	7.16%	PAAC1263	
	R5	7.40%	PAAC1398	
	R1	6.45%	PAAC0853	Free valuations + £350 cashback
	R2	6.75%	PAAC0988	
	R3	7.14%	PAAC1123	
	R4	7.30%	PAAC1258	
	R5	7.54%	PAAC1393	
2-year fixed	R1	5.85%	PAAC0903	Free valuations
	R2	6.11%	PAAC1038	
	R3	6.47%	PAAC1173	
	R4	6.63%	PAAC1308	
	R5	6.87%	PAAC1443	
	R1	5.90%	PAAC0898	Free valuations + £350 cashback
	R2	6.17%	PAAC1033	
	R3	6.54%	PAAC1168	
	R4	6.70%	PAAC1303	
	R5	6.94%	PAAC1438	
5-year fixed	R1	5.68%	PAAC0948	Free valuations
	R2	5.94%	PAAC1083	
	R3	6.29%	PAAC1218	
	R4	6.44%	PAAC1353	
	R5	6.68%	PAAC1488	
	R1	5.70%	PAAC0943	Free valuations + £350 cashback
	R2	5.96%	PAAC1078	
	R3	6.32%	PAAC1213	
	R4	6.47%	PAAC1348	
	R5	6.71%	PAAC1483	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.27%	PAAC0820	
	R2	5.52%	PAAC0955	
	R3	5.87%	PAAC1090	
	R4	6.02%	PAAC1225	
	R5	6.26%	PAAC1360	
2-year fixed	R1	5.31%	PAAC0865	
	R2	5.56%	PAAC1000	
	R3	5.91%	PAAC1135	
	R4	6.06%	PAAC1270	
	R5	6.30%	PAAC1405	
5-year fixed	R1	5.47%	PAAC0910	
	R2	5.72%	PAAC1045	
	R3	6.07%	PAAC1180	
	R4	6.22%	PAAC1315	
	R5	6.46%	PAAC1450	

LTV

80%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%

5-year fixed: 4%, 4%, 3%, 3%, 2%

Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.14%	PAAC0842	Free valuations
	R2	6.38%	PAAC0977	
	R3	6.79%	PAAC1112	
	R4	6.92%	PAAC1247	
	R5	7.18%	PAAC1382	
	R1	6.33%	PAAC0828	Free valuations + £350 cashback
	R2	6.58%	PAAC0963	
	R3	6.96%	PAAC1098	
	R4	7.11%	PAAC1233	
	R5	7.37%	PAAC1368	
2-year fixed	R1	5.85%	PAAC0887	Free valuations
	R2	6.10%	PAAC1022	
	R3	6.49%	PAAC1157	
	R4	6.64%	PAAC1292	
	R5	6.89%	PAAC1427	
	R1	5.94%	PAAC0873	Free valuations + £350 cashback
	R2	6.20%	PAAC1008	
	R3	6.58%	PAAC1143	
	R4	6.73%	PAAC1278	
	R5	6.99%	PAAC1413	
5-year fixed	R1	5.81%	PAAC0932	Free valuations
	R2	6.07%	PAAC1067	
	R3	6.45%	PAAC1202	
	R4	6.60%	PAAC1337	
	R5	6.86%	PAAC1472	
	R1	5.85%	PAAC0918	Free valuations + £350 cashback
	R2	6.11%	PAAC1053	
	R3	6.49%	PAAC1188	
	R4	6.64%	PAAC1323	
	R5	6.90%	PAAC1458	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.34%	PAAC0849	Free valuations
	R2	6.59%	PAAC0984	
	R3	6.99%	PAAC1119	
	R4	7.17%	PAAC1254	
	R5	7.39%	PAAC1389	
	R1	6.42%	PAAC0835	Free valuations + £350 cashback
	R2	6.67%	PAAC0970	
	R3	7.06%	PAAC1105	
	R4	7.23%	PAAC1240	
	R5	7.46%	PAAC1375	
2-year fixed	R1	5.95%	PAAC0894	Free valuations
	R2	6.21%	PAAC1029	
	R3	6.60%	PAAC1164	
	R4	6.76%	PAAC1299	
	R5	7.00%	PAAC1434	
	R1	5.99%	PAAC0880	Free valuations + £350 cashback
	R2	6.25%	PAAC1015	
	R3	6.63%	PAAC1150	
	R4	6.79%	PAAC1285	
	R5	7.04%	PAAC1420	
5-year fixed	R1	5.85%	PAAC0939	Free valuations
	R2	6.11%	PAAC1074	
	R3	6.49%	PAAC1209	
	R4	6.65%	PAAC1344	
	R5	6.90%	PAAC1479	
	R1	5.87%	PAAC0925	Free valuations + £350 cashback
	R2	6.13%	PAAC1060	
	R3	6.50%	PAAC1195	
	R4	6.67%	PAAC1330	
	R5	6.92%	PAAC1465	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.66%	PAAC0859	Free valuations
	R2	6.91%	PAAC0994	
	R3	7.29%	PAAC1129	
	R4	7.42%	PAAC1264	
	R5	7.68%	PAAC1399	
	R1	6.84%	PAAC0854	Free valuations + £350 cashback
	R2	7.07%	PAAC0989	
	R3	7.46%	PAAC1124	
	R4	7.57%	PAAC1259	
	R5	7.84%	PAAC1394	
2-year fixed	R1	6.11%	PAAC0904	Free valuations
	R2	6.37%	PAAC1039	
	R3	6.74%	PAAC1174	
	R4	6.89%	PAAC1309	
	R5	7.15%	PAAC1444	
	R1	6.20%	PAAC0899	Free valuations + £350 cashback
	R2	6.45%	PAAC1034	
	R3	6.83%	PAAC1169	
	R4	6.96%	PAAC1304	
	R5	7.22%	PAAC1439	
5-year fixed	R1	5.92%	PAAC0949	Free valuations
	R2	6.18%	PAAC1084	
	R3	6.55%	PAAC1219	
	R4	6.70%	PAAC1354	
	R5	6.96%	PAAC1489	
	R1	5.95%	PAAC0944	Free valuations + £350 cashback
	R2	6.21%	PAAC1079	
	R3	6.58%	PAAC1214	
	R4	6.73%	PAAC1349	
	R5	6.99%	PAAC1484	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.48%	PAAC0821	
	R2	5.75%	PAAC0956	
	R3	6.12%	PAAC1091	
	R4	6.27%	PAAC1226	
	R5	6.53%	PAAC1361	
2-year fixed	R1	5.52%	PAAC0866	
	R2	5.79%	PAAC1001	
	R3	6.16%	PAAC1136	
	R4	6.31%	PAAC1271	
	R5	6.57%	PAAC1406	
5-year fixed	R1	5.68%	PAAC0911	
	R2	5.95%	PAAC1046	
	R3	6.32%	PAAC1181	
	R4	6.47%	PAAC1316	
	R5	6.73%	PAAC1451	

LTV

85%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.36%	PAAC0843	Free valuations
	R2	6.68%	PAAC0978	
	R3	7.08%	PAAC1113	
	R4	7.23%	PAAC1248	
	R5	7.50%	PAAC1383	
	R1	6.53%	PAAC0829	Free valuations + £350 cashback
	R2	6.84%	PAAC0964	
	R3	7.23%	PAAC1099	
	R4	7.39%	PAAC1234	
	R5	7.66%	PAAC1369	
2-year fixed	R1	6.06%	PAAC0888	Free valuations
	R2	6.36%	PAAC1023	
	R3	6.76%	PAAC1158	
	R4	6.92%	PAAC1293	
	R5	7.18%	PAAC1428	
	R1	6.15%	PAAC0874	Free valuations + £350 cashback
	R2	6.44%	PAAC1009	
	R3	6.83%	PAAC1144	
	R4	7.00%	PAAC1279	
	R5	7.27%	PAAC1414	
5-year fixed	R1	6.02%	PAAC0933	Free valuations
	R2	6.31%	PAAC1068	
	R3	6.70%	PAAC1203	
	R4	6.87%	PAAC1338	
	R5	7.13%	PAAC1473	
	R1	6.06%	PAAC0919	Free valuations + £350 cashback
	R2	6.34%	PAAC1054	
	R3	6.73%	PAAC1189	
	R4	6.90%	PAAC1324	
	R5	7.17%	PAAC1459	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.54%	PAAC0850	Free valuations
	R2	6.81%	PAAC0985	
	R3	7.22%	PAAC1120	
	R4	7.38%	PAAC1255	
	R5	7.64%	PAAC1390	
	R1	6.62%	PAAC0836	Free valuations + £350 cashback
	R2	6.89%	PAAC0971	
	R3	7.30%	PAAC1106	
	R4	7.46%	PAAC1241	
	R5	7.72%	PAAC1376	
2-year fixed	R1	6.15%	PAAC0895	Free valuations
	R2	6.43%	PAAC1030	
	R3	6.83%	PAAC1165	
	R4	6.99%	PAAC1300	
	R5	7.25%	PAAC1435	
	R1	6.19%	PAAC0881	Free valuations + £350 cashback
	R2	6.47%	PAAC1016	
	R3	6.87%	PAAC1151	
	R4	7.03%	PAAC1286	
	R5	7.30%	PAAC1421	
5-year fixed	R1	6.06%	PAAC0940	Free valuations
	R2	6.33%	PAAC1075	
	R3	6.73%	PAAC1210	
	R4	6.90%	PAAC1345	
	R5	7.16%	PAAC1480	
	R1	6.07%	PAAC0926	Free valuations + £350 cashback
	R2	6.35%	PAAC1061	
	R3	6.74%	PAAC1196	
	R4	6.91%	PAAC1331	
	R5	7.18%	PAAC1466	

Fee Saver loans from £125,000 to £5m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.81%	PAAC0860	Free valuations
	R2	7.08%	PAAC0995	
	R3	7.49%	PAAC1130	
	R4	7.63%	PAAC1265	
	R5	7.92%	PAAC1400	
	R1	6.94%	PAAC0855	Free valuations + £350 cashback
	R2	7.20%	PAAC0990	
	R3	7.62%	PAAC1125	
	R4	7.74%	PAAC1260	
	R5	8.05%	PAAC1395	
2-year fixed	R1	6.29%	PAAC0905	Free valuations
	R2	6.56%	PAAC1040	
	R3	6.96%	PAAC1175	
	R4	7.12%	PAAC1310	
	R5	7.40%	PAAC1445	
	R1	6.35%	PAAC0900	Free valuations + £350 cashback
	R2	6.62%	PAAC1035	
	R3	7.03%	PAAC1170	
	R4	7.17%	PAAC1305	
	R5	7.46%	PAAC1440	
5-year fixed	R1	6.11%	PAAC0950	Free valuations
	R2	6.39%	PAAC1085	
	R3	6.78%	PAAC1220	
	R4	6.95%	PAAC1355	
	R5	7.22%	PAAC1490	
	R1	6.14%	PAAC0945	Free valuations + £350 cashback
	R2	6.41%	PAAC1080	
	R3	6.81%	PAAC1215	
	R4	6.97%	PAAC1350	
	R5	7.24%	PAAC1485	

Low Rate loans from £25,001 to £5m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	5.69%	PAAC0822	
	R2	5.97%	PAAC0957	
	R3	6.36%	PAAC1092	
	R4	6.52%	PAAC1227	
	R5	6.79%	PAAC1362	
2-year fixed	R1	5.73%	PAAC0867	
	R2	6.01%	PAAC1002	
	R3	6.40%	PAAC1137	
	R4	6.56%	PAAC1272	
	R5	6.83%	PAAC1407	
5-year fixed	R1	5.89%	PAAC0912	
	R2	6.17%	PAAC1047	
	R3	6.56%	PAAC1182	
	R4	6.72%	PAAC1317	
	R5	6.99%	PAAC1452	

LTV

95%

Please note the score band is determined by the application score at AIP stage.

ERCs: 1-year fixed: 3% | 2-year fixed: 4%, 3%
5-year fixed: 4%, 4%, 3%, 3%, 2%
Reversion rate: BBR + 3.00% BBR: 3.75%

Standard loans from £50,000 to £350,000				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.66%	PAAC0844	Free valuations
	R2	6.97%	PAAC0979	
	R3	7.40%	PAAC1114	
	R4	7.72%	PAAC1249	
	R5	7.82%	PAAC1384	
	R1	6.85%	PAAC0830	Free valuations + £350 cashback
	R2	7.16%	PAAC0965	
	R3	7.59%	PAAC1100	
	R4	7.83%	PAAC1235	
	R5	8.04%	PAAC1370	
2-year fixed	R1	6.37%	PAAC0889	Free valuations
	R2	6.68%	PAAC1024	
	R3	7.11%	PAAC1159	
	R4	7.37%	PAAC1294	
	R5	7.56%	PAAC1429	
	R1	6.47%	PAAC0875	Free valuations + £350 cashback
	R2	6.78%	PAAC1010	
	R3	7.21%	PAAC1145	
	R4	7.42%	PAAC1280	
	R5	7.68%	PAAC1415	
5-year fixed	R1	6.34%	PAAC0934	Free valuations
	R2	6.65%	PAAC1069	
	R3	7.08%	PAAC1204	
	R4	7.29%	PAAC1339	
	R5	7.55%	PAAC1474	
	R1	6.37%	PAAC0920	Free valuations + £350 cashback
	R2	6.68%	PAAC1055	
	R3	7.12%	PAAC1190	
	R4	7.31%	PAAC1325	
	R5	7.59%	PAAC1460	

Standard loans from £350,001 to £1m				
£995 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.90%	PAAC0851	Free valuations
	R2	7.19%	PAAC0986	
	R3	7.60%	PAAC1121	
	R4	7.79%	PAAC1256	
	R5	8.14%	PAAC1391	
	R1	6.96%	PAAC0837	Free valuations + £350 cashback
	R2	7.26%	PAAC0972	
	R3	7.68%	PAAC1107	
	R4	7.87%	PAAC1242	
	R5	8.19%	PAAC1377	
2-year fixed	R1	6.49%	PAAC0896	Free valuations
	R2	6.79%	PAAC1031	
	R3	7.22%	PAAC1166	
	R4	7.40%	PAAC1301	
	R5	7.73%	PAAC1436	
	R1	6.52%	PAAC0882	Free valuations + £350 cashback
	R2	6.83%	PAAC1017	
	R3	7.25%	PAAC1152	
	R4	7.44%	PAAC1287	
	R5	7.75%	PAAC1422	
5-year fixed	R1	6.39%	PAAC0941	Free valuations
	R2	6.69%	PAAC1076	
	R3	7.12%	PAAC1211	
	R4	7.30%	PAAC1346	
	R5	7.61%	PAAC1481	
	R1	6.40%	PAAC0927	Free valuations + £350 cashback
	R2	6.70%	PAAC1062	
	R3	7.13%	PAAC1197	
	R4	7.32%	PAAC1332	
	R5	7.62%	PAAC1467	

Fee Saver loans from £125,000 to £2m				
£0 fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	7.19%	PAAC0861	Free valuations
	R2	7.50%	PAAC0996	
	R3	7.84%	PAAC1131	
	R4	8.05%	PAAC1266	
	R5	8.46%	PAAC1401	
	R1	7.38%	PAAC0856	Free valuations + £350 cashback
	R2	7.69%	PAAC0991	
	R3	7.94%	PAAC1126	
	R4	8.17%	PAAC1261	
	R5	8.68%	PAAC1396	
2-year fixed	R1	6.64%	PAAC0906	Free valuations
	R2	6.95%	PAAC1041	
	R3	7.34%	PAAC1176	
	R4	7.53%	PAAC1311	
	R5	7.88%	PAAC1446	
	R1	6.73%	PAAC0901	Free valuations + £350 cashback
	R2	7.04%	PAAC1036	
	R3	7.38%	PAAC1171	
	R4	7.59%	PAAC1306	
	R5	8%	PAAC1441	
5-year fixed	R1	6.44%	PAAC0951	Free valuations
	R2	6.75%	PAAC1086	
	R3	7.17%	PAAC1221	
	R4	7.36%	PAAC1356	
	R5	7.68%	PAAC1491	
	R1	6.48%	PAAC0946	Free valuations + £350 cashback
	R2	6.79%	PAAC1081	
	R3	7.19%	PAAC1216	
	R4	7.38%	PAAC1351	
	R5	7.72%	PAAC1486	

Low Rate loans from £25,001 to £2m				
1% fee				
Products	Score Band	Rate	Product code	Features
1-year fixed	R1	6.01%	PAAC0823	
	R2	6.32%	PAAC0958	
	R3	6.75%	PAAC1093	
	R4	6.93%	PAAC1228	
	R5	7.23%	PAAC1363	
2-year fixed	R1	6.05%	PAAC0868	
	R2	6.36%	PAAC1003	
	R3	6.79%	PAAC1138	
	R4	6.97%	PAAC1273	
	R5	7.27%	PAAC1408	
5-year fixed	R1	6.21%	PAAC0913	
	R2	6.52%	PAAC1048	
	R3	6.95%	PAAC1183	
	R4	7.13%	PAAC1318	
	R5	7.43%	PAAC1453	

LOAN AMOUNTS AND LTV LIMITS.

Min loan size: £25,001
(unless otherwise specified)

Max loan size (unless otherwise specified):

- £10m up to **65% LTV**
- £5m up to **85% LTV**
- £3m up to **90% LTV**
- £2m up to **95% LTV**

Additional LTV restrictions:

Remortgages with Debt Consolidation:
max 90% LTV.

New Build – Purchase and Remortgage:
max 90% LTV.

Builder's incentive included in deposit:
max 90% LTV. Note, the deposit will be deducted from the value/purchase price of the property.

Active DMP: max 85% LTV.

Studio Flats: max 70% LTV.

Nine Elms area: max 55% LTV.

Minimum property value: £75,000.

Interest only: max 75% LTV

TERM.

Min: 5 years

Max: 40 years

REPAYMENT METHODS.

Capital repayment and interest only.

Acceptable repayment vehicles and their assumed annual growth rate are as below:

- Investments / Savings (4.5% assumed growth)
- Pension (projected tax-free lump sum)
- Premium Bonds
- Sale of second home/BTL property (after Capital Gains Tax deductions)
- Sale of Security property

APPLICANT.

Min age: 18 years.

Max age: 75 or intended retirement age, whichever comes first.

Max number of applicants: 2.

Min income: £10,000 (primary applicant).

AUTOMATED VALUATIONS (AVMS).

Some cases may be eligible for an Automated Valuation Model (AVM), which means a physical inspection of the property may not be needed.

AVM criteria

Maximum property value: £750,000

Maximum LTV:

- Confidence Level A/B: up to 80% LTV
- Confidence Level A/B/C: up to 75% LTV

Not available for:

- Flats or leasehold properties
- New build or recently converted properties
- Commercial or semi-commercial properties
- Listed buildings
- Properties built before 1850
- Properties with non-standard features or complex valuations

If a property doesn't meet AVM criteria, a desktop valuation may be available before a full physical valuation is required.

AVM eligibility also depends on property type, value, LTV and our internal confidence level.

Ongoing quality checks help ensure valuations remain accurate and reliable.

OFFER VALIDITY.

Agreement in Principle (AIP):

Valid for 30 days from the date of credit search.

Mortgage offer:

Standard property: 3 months from offer date, plus up to 1 month extension.

New Build: 6 months from offer date, plus up to 1 month extension.

A new valuation will be needed if the existing one expires before completion.

ADVERSE CRITERIA.

All products have the same maximum adverse permitted, as outlined below.

Any defaults, CCJs or secured arrears in the 3 months before application will result in a decline.

Outer limits (beyond these = decline):

- **Defaults:** up to 5 in last 24 months
- **CCJs:** up to 3 in last 24 months
- **Secured arrears:** up to 1 in last 12 months; up to 3 in last 36 months
- **Unsecured arrears:** not counted but may affect the credit score.
- **Debt Management Plans (DMPs):**
 - Satisfied up to 95% LTV.
 - Active up to 85% LTV.
 - Active DMPs must have been running for at least 12 months with no missed payments.
 - If a DMP is to remain post completion, the payments will be included within the affordability calculation.
 - Debt Arrangement Schemes (DAS) are treated the same way.

All applications are subject to internal credit scoring.

FIRST-TIME BUYER (FTB).

A first-time buyer is an applicant/applicants who have never owned a residential property, and is purchasing a property to live in as their main residence.

HOME MOVER.

A home mover is an applicant who currently owns, or has previously owned, a residential property and is purchasing a new property to live in as their main residence. This may include applicants selling their existing property or retaining it, subject to lending criteria.

REMORTGAGE.

A remortgager is an applicant who already owns the property being mortgaged and is switching their existing mortgage to a new lender or product, with or without raising additional funds, without moving home.

BANK OF ENGLAND BASE RATE (BBR) REVERSION RATE.

BBR reversion rates are variable and linked to the Bank of England base rate.

BBR reversion rates have a floor. This means that if BBR were to fall to 0.00% or less the rate payable will be 0.00% plus the agreed set percentage above BBR.

This means that the rate payable will never go below 0.00% plus the additional percentage rate.

VALUATION FEE SCALE.

Free valuations are available on products. Where a valuation fee applies, please refer to the table below.

Assessment fee: £49

AVM valuation fee: £15

Desktop valuation fees

Purchase price/estimated value	Fee (exc. VAT)
Up to and including £200,000	£150
£200,001 - £450,000	£200
£450,001 - £1,000,000	£250

Short-form valuation fees

Purchase price/estimated value up to	Valuation fee (inc. VAT)
£100,000	£175
£150,000	£200
£200,000	£225
£250,000	£250
£300,000	£275
£350,000	£300
£400,000	£325
£450,000	£350
£500,000	£375
£600,000	£485
£700,000	£585
£800,000	£650
£900,000	£710
£1,000,000	£825
£1,500,000	£1,225
£2,000,000	£1,625
£2,500,000	£1,925
£3,000,000	£2,225
£3,500,000	£2,725
£4,000,000	£3,125
£4,500,000	£3,425
£5,000,000	£3,725

Reinspection fee £72 (depending on your valuation this could be variable.)

Long-form valuation fees (£5m+)

For properties with a purchase price/estimated value greater than £5,000,000, individual quotes are obtained from valuers on the OSB VAS panel.

OTHER FEES.

The valuation fee payable will depend on the product selected, the type of valuation and the value of the property. These fees will be confirmed as part of the AIP decision.

Redemption administration fee: £21

All fees include VAT (where applicable).

PRECISE.

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format.

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