

Effective Wednesday 3rd October 2018

Term and Rate Type	Product Code	Initial Rate	Maturity Date	Rate After Maturity	Early Repayment Charge (ERC)	Annual Percentage Rate (APR)	Loan To Value (LTV)	Reservation Fee	Completion Fee	Minimum loan amount	Maximum Loan amount	Free Legal Fees	Cashback	Free Standard Valuation up to £500,000	Increased Overpayments Permitted (10% per annum)
Self Employed															
2 Year Fixed Rate	SEMP049	1.87%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	60%	£199	£299+	£10,000	£1,000,000	N	N	N	Y
2 Year Fixed Rate	SEMP050	2.35%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	60%	£0	£0	£50,000	£1,000,000	N	Y - £500	Y	Y
2 Year Fixed Rate	SEMP048	1.95%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.3%	75%	£199	£299+	£10,000	£1,000,000	N	N	N	Y
2 Year Fixed Rate	SEMP051	2.40%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	75%	£0	£0	£50,000	£1,000,000	N	Y - £500	Y	Y
Self Employed - Buy to Let															
2 Year Fixed Rate - Consumer	SBTL030	2.95%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.5%	75%	£0	£0	£50,000	£500,000	N	Y - £500	Y	Y
2 Year Fixed Rate - Business	SBTL027	2.95%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.5%	75%	£0	£0	£50,000	£500,000	N	Y - £500	Y	Y
2 Year Fixed Rate - Consumer	SBTL029	2.45%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	75%	£199	£800+	£50,000	£500,000	N	N	N	Y
2 Year Fixed Rate - Business	SBTL026	2.45%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	75%	£199	£800+	£50,000	£500,000	N	N	N	Y
5 Year Fixed Rate - Consumer	SBTL032	3.55%	28.02.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	5.0%	75%	£0	£0	£50,000	£500,000	N	Y - £500	Y	Y
5 Year Fixed Rate - Business	SBTL031	3.55%	28.02.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	5.0%	75%	£0	£0	£50,000	£500,000	N	Y - £500	Y	Y
5 Year Fixed Rate - Consumer	SBTL028	3.35%	28.02.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	5.0%	75%	£199	£800+	£50,000	£500,000	N	N	N	Y
5 Year Fixed Rate - Business	SBTL025	3.35%	28.02.2024	SVR Currently 5.99%	5%, 4%, 3%, 2%, 1% of amount repaid	5.0%	75%	£199	£800+	£50,000	£500,000	N	N	N	Y
Self Employed - Help to Buy															
2 Year Fixed Rate	SHEL006	2.75%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	75%	£0	£0	£50,000	£600,000	N	Y - £500	Y	Y
2 Year Fixed Rate	SHEL005	2.25%	28.02.2021	SVR Currently 5.99%	2%, 1% of amount repaid	5.4%	75%	£199	£800+	£10,000	£600,000	N	N	N	Y