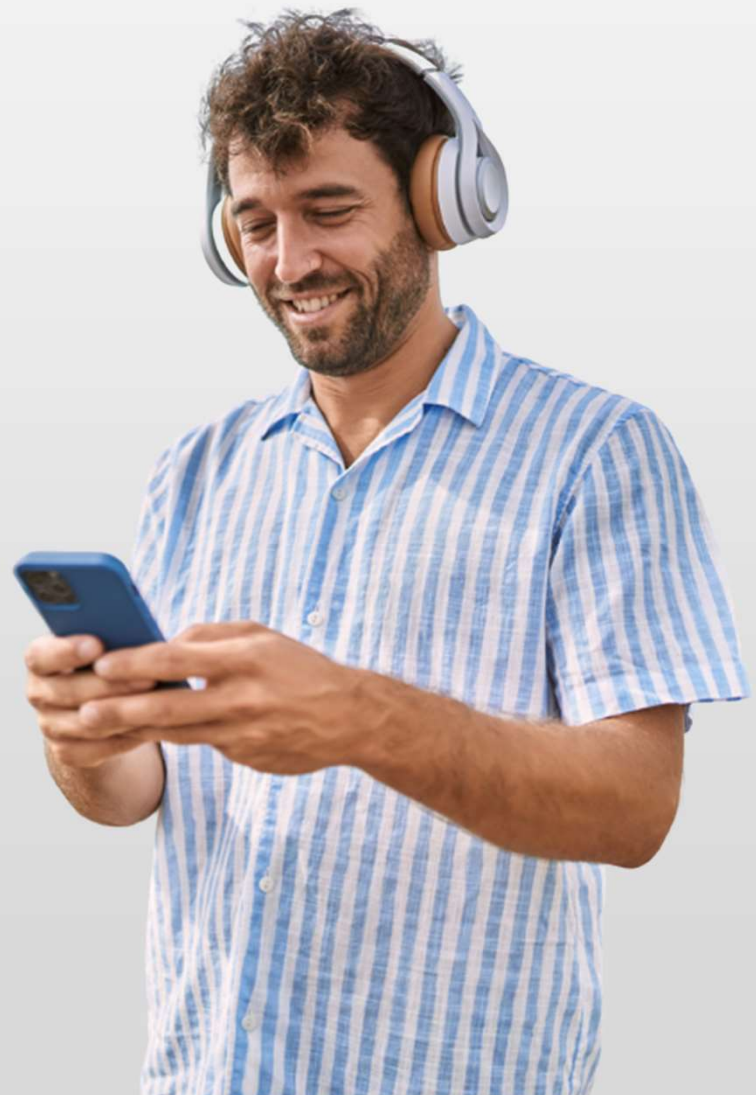




Rates Table

Valid from: 17 October 2023

For Intermediary use only



Product information



Product Fees

Product Fees can be added to the loan (up to a maximum LTV of 95%) OR deducted from the advance at completion.

Loan Amount

Our minimum loan amount is £25,000. Our maximum loan amount is £1m.

Remortgage Incentives

Remortgage products include a free basic valuation for mortgage purposes and fees assisted legal work. Please refer to our lending criteria for more information.

Early Repayment Charges

- Early Repayment Charges are applicable to all products for five years from the date of disbursement.
- The charge amount is based on a percentage of the value of the loan amount repaid.
- Early Repayment Charges apply to all overpayments made within the first five years.

Year 1	Year 2	Year 3	Year 4	Year 5
5%	4%	3%	2%	1%

Residential Remortgage Products



Term: 20-25 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR60F25-Oct23	Fixed 20-25 Year £1999 fee 60% LTV	C&I	0%	60%	6.23%	£1999	Free val, Fees assisted legals
PFR60NF25-Oct23	Fixed 20-25 Year no fee 60% LTV	C&I	0%	60%	6.37%	£0	Free val, Fees assisted legals
PFR75F25-Oct23	Fixed 20-25 Year £1999 fee 75% LTV	C&I	60%	75%	6.26%	£1999	Free val, Fees assisted legals
PFR75NF25-Oct23	Fixed 20-25 Year no fee 75% LTV	C&I	60%	75%	6.40%	£0	Free val, Fees assisted legals
PFR80F25-Oct23	Fixed 20-25 Year £1999 fee 80% LTV	C&I	75%	80%	6.28%	£1999	Free val, Fees assisted legals
PFR80NF25-Oct23	Fixed 20-25 Year no fee 80% LTV	C&I	75%	80%	6.42%	£0	Free val, Fees assisted legals
PFR85F25-Oct23	Fixed 20-25 Year £1999 fee 85% LTV	C&I	80%	85%	6.37%	£1999	Free val, Fees assisted legals
PFR85NF25-Oct23	Fixed 20-25 Year no fee 85% LTV	C&I	80%	85%	6.51%	£0	Free val, Fees assisted legals
PFR90F25-Oct23	Fixed 20-25 Year £1999 fee 90% LTV	C&I	85%	90%	6.48%	£1999	Free val, Fees assisted legals
PFR90NF25-Oct23	Fixed 20-25 Year no fee 90% LTV	C&I	85%	90%	6.62%	£0	Free val, Fees assisted legals

Residential Remortgage Products



Term: 26-30 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR60F30-Oct23	Fixed 26-30 Year £1999 fee 60% LTV	C&I	0%	60%	6.36%	£1999	Free val, Fees assisted legals
PFR60NF30-Oct23	Fixed 26-30 Year no fee 60% LTV	C&I	0%	60%	6.50%	£0	Free val, Fees assisted legals
PFR75F30-Oct23	Fixed 26-30 Year £1999 fee 75% LTV	C&I	60%	75%	6.39%	£1999	Free val, Fees assisted legals
PFR75NF30-Oct23	Fixed 26-30 Year no fee 75% LTV	C&I	60%	75%	6.53%	£0	Free val, Fees assisted legals
PFR80F30-Oct23	Fixed 26-30 Year £1999 fee 80% LTV	C&I	75%	80%	6.44%	£1999	Free val, Fees assisted legals
PFR80NF30-Oct23	Fixed 26-30 Year no fee 80% LTV	C&I	75%	80%	6.58%	£0	Free val, Fees assisted legals
PFR85F30-Oct23	Fixed 26-30 Year £1999 fee 85% LTV	C&I	80%	85%	6.51%	£1999	Free val, Fees assisted legals
PFR85NF30-Oct23	Fixed 26-30 Year no fee 85% LTV	C&I	80%	85%	6.65%	£0	Free val, Fees assisted legals
PFR90F30-Oct23	Fixed 26-30 Year £1999 fee 90% LTV	C&I	85%	90%	6.62%	£1999	Free val, Fees assisted legals
PFR90NF30-Oct23	Fixed 26-30 Year no fee 90% LTV	C&I	85%	90%	6.76%	£0	Free val, Fees assisted legals