



Rates Table

Valid from: 14 November 2023



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-Nov23	Fixed 20-25 Year £1999 fee 60% LTV	C&I	0%	60%	5.69%	£1999	Free val, Fees assisted legals
PFR60NF25-Nov23	Fixed 20-25 Year no fee 60% LTV	C&I	0%	60%	5.92%	£0	Free val, Fees assisted legals
PFR75F25-Nov23	Fixed 20-25 Year £1999 fee 75% LTV	C&I	60%	75%	5.72%	£1999	Free val, Fees assisted legals
PFR75NF25-Nov23	Fixed 20-25 Year no fee 75% LTV	C&I	60%	75%	5.95%	£0	Free val, Fees assisted legals
PFR80F25-Nov23	Fixed 20-25 Year £1999 fee 80% LTV	C&I	75%	80%	5.74%	£1999	Free val, Fees assisted legals
PFR80NF25-Nov23	Fixed 20-25 Year no fee 80% LTV	C&I	75%	80%	5.97%	£0	Free val, Fees assisted legals
PFR85F25-Nov23	Fixed 20-25 Year £1999 fee 85% LTV	C&I	80%	85%	5.83%	£1999	Free val, Fees assisted legals
PFR85NF25-Nov23	Fixed 20-25 Year no fee 85% LTV	C&I	80%	85%	6.06%	£0	Free val, Fees assisted legals
PFR90F25-Nov23	Fixed 20-25 Year £1999 fee 90% LTV	C&I	85%	90%	5.93%	£1999	Free val, Fees assisted legals
PFR90NF25-Nov23	Fixed 20-25 Year no fee 90% LTV	C&I	85%	90%	6.16%	£0	Free val, Fees assisted legals
PFR95F25-Nov23	Fixed 20-25 Year £1999 fee 95% LTV	C&I	90%	95%	5.95%	£1999	Free val, Fees assisted legals
PFR95NF25-Nov23	Fixed 20-25 Year no fee 95% LTV	C&I	90%	95%	6.18%	£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-Nov23	Fixed 26-30 Year £1999 fee 60% LTV	C&I	0%	60%	5.83%	£1999	Free val, Fees assisted legals
PFR60NF30-Nov23	Fixed 26-30 Year no fee 60% LTV	C&I	0%	60%	6.06%	£0	Free val, Fees assisted legals
PFR75F30-Nov23	Fixed 26-30 Year £1999 fee 75% LTV	C&I	60%	75%	5.86%	£1999	Free val, Fees assisted legals
PFR75NF30-Nov23	Fixed 26-30 Year no fee 75% LTV	C&I	60%	75%	6.09%	£0	Free val, Fees assisted legals
PFR80F30-Nov23	Fixed 26-30 Year £1999 fee 80% LTV	C&I	75%	80%	5.91%	£1999	Free val, Fees assisted legals
PFR80NF30-Nov23	Fixed 26-30 Year no fee 80% LTV	C&I	75%	80%	6.14%	£0	Free val, Fees assisted legals
PFR85F30-Nov23	Fixed 26-30 Year £1999 fee 85% LTV	C&I	80%	85%	5.98%	£1999	Free val, Fees assisted legals
PFR85NF30-Nov23	Fixed 26-30 Year no fee 85% LTV	C&I	80%	85%	6.21%	£0	Free val, Fees assisted legals
PFR90F30-Nov23	Fixed 26-30 Year £1999 fee 90% LTV	C&I	85%	90%	6.08%	£1999	Free val, Fees assisted legals
PFR90NF30-Nov23	Fixed 26-30 Year no fee 90% LTV	C&I	85%	90%	6.31%	£0	Free val, Fees assisted legals
PFR95F30-Nov23	Fixed 26-30 Year £1999 fee 95% LTV	C&I	90%	95%	6.11%	£1999	Free val, Fees assisted legals
PFR95NF30-Nov23	Fixed 26-30 Year no fee 95% LTV	C&I	90%	95%	6.34%	£0	Free val, Fees assisted legals

Residential Remortgage Products



Term: 31-35 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR60F35-Nov23	Fixed 31-35 Year £1999 fee 60% LTV	C&I	0%	60%	5.86%	£1999	Free val, Fees assisted legals
PFR60NF35-Nov23	Fixed 31-35 Year no fee 60% LTV	C&I	0%	60%	6.07%	£0	Free val, Fees assisted legals
PFR75F35-Nov23	Fixed 31-35 Year £1999 fee 75% LTV	C&I	60%	75%	5.89%	£1999	Free val, Fees assisted legals
PFR75NF35-Nov23	Fixed 31-35 Year no fee 75% LTV	C&I	60%	75%	6.10%	£0	Free val, Fees assisted legals
PFR80F35-Nov23	Fixed 31-35 Year £1999 fee 80% LTV	C&I	75%	80%	5.95%	£1999	Free val, Fees assisted legals
PFR80NF35-Nov23	Fixed 31-35 Year no fee 80% LTV	C&I	75%	80%	6.16%	£0	Free val, Fees assisted legals
PFR85F35-Nov23	Fixed 31-35 Year £1999 fee 85% LTV	C&I	80%	85%	6.01%	£1999	Free val, Fees assisted legals
PFR85NF35-Nov23	Fixed 31-35 Year no fee 85% LTV	C&I	80%	85%	6.22%	£0	Free val, Fees assisted legals
PFR90F35-Nov23	Fixed 31-35 Year £1999 fee 90% LTV	C&I	85%	90%	6.11%	£1999	Free val, Fees assisted legals
PFR90NF35-Nov23	Fixed 31-35 Year no fee 90% LTV	C&I	85%	90%	6.32%	£0	Free val, Fees assisted legals
PFR95F35-Nov23	Fixed 31-35 Year £1999 fee 95% LTV	C&I	90%	95%	6.19%	£1999	Free val, Fees assisted legals
PFR95NF35-Nov23	Fixed 31-35 Year no fee 95% LTV	C&I	90%	95%	6.40%	£0	Free val, Fees assisted legals

Residential Remortgage Products



Term: 36-40 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFR60F40-Nov23	Fixed 36-40 Year £1999 fee 60% LTV	C&I	0%	60%	5.91%	£1999	Free val, Fees assisted legals
PFR60NF40-Nov23	Fixed 36-40 Year no fee 60% LTV	C&I	0%	60%	6.12%	£0	Free val, Fees assisted legals
PFR75F40-Nov23	Fixed 36-40 Year £1999 fee 75% LTV	C&I	60%	75%	5.94%	£1999	Free val, Fees assisted legals
PFR75NF40-Nov23	Fixed 36-40 Year no fee 75% LTV	C&I	60%	75%	6.15%	£0	Free val, Fees assisted legals
PFR80F40-Nov23	Fixed 36-40 Year £1999 fee 80% LTV	C&I	75%	80%	6.00%	£1999	Free val, Fees assisted legals
PFR80NF40-Nov23	Fixed 36-40 Year no fee 80% LTV	C&I	75%	80%	6.21%	£0	Free val, Fees assisted legals
PFR85F40-Nov23	Fixed 36-40 Year £1999 fee 85% LTV	C&I	80%	85%	6.06%	£1999	Free val, Fees assisted legals
PFR85NF40-Nov23	Fixed 36-40 Year no fee 85% LTV	C&I	80%	85%	6.27%	£0	Free val, Fees assisted legals
PFR90F40-Nov23	Fixed 36-40 Year £1999 fee 90% LTV	C&I	85%	90%	6.16%	£1999	Free val, Fees assisted legals
PFR90NF40-Nov23	Fixed 36-40 Year no fee 90% LTV	C&I	85%	90%	6.37%	£0	Free val, Fees assisted legals
PFR95F40-Nov23	Fixed 36-40 Year £1999 fee 95% LTV	C&I	90%	95%	6.24%	£1999	Free val, Fees assisted legals
PFR95NF40-Nov23	Fixed 36-40 Year no fee 95% LTV	C&I	90%	95%	6.45%	£0	Free val, Fees assisted legals

Residential Purchase Products



Term: 20-25 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFP90F25-Nov23	Fixed 20-25 Year £1999 fee 90% LTV	C&I	0%	90%	5.75%	£1999	
PFP90NF25-Nov23	Fixed 20-25 Year no fee 90% LTV	C&I	0%	90%	5.89%	£0	
PFP95F25-Nov23	Fixed 20-25 Year £1999 fee 95% LTV	C&I	90%	95%	5.87%	£1999	
PFP95NF25-Nov23	Fixed 20-25 Year no fee 95% LTV	C&I	90%	95%	6.01%	£0	

Term: 26-30 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFP90F30-Nov23	Fixed 26-30 Year £1999 fee 90% LTV	C&I	0%	90%	5.90%	£1999	
PFP90NF30-Nov23	Fixed 26-30 Year no fee 90% LTV	C&I	0%	90%	6.03%	£0	
PFP95F30-Nov23	Fixed 26-30 Year £1999 fee 95% LTV	C&I	90%	95%	6.04%	£1999	
PFP95NF30-Nov23	Fixed 26-30 Year no fee 95% LTV	C&I	90%	95%	6.17%	£0	

Residential Purchase Products



Term: 31-36 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFP90F35-Nov23	Fixed 31-35 Year £1999 fee 90% LTV	C&I	0%	90%	5.95%	£1999	
PFP90NF35-Nov23	Fixed 31-35 Year no fee 90% LTV	C&I	0%	90%	6.08%	£0	
PFP95F35Nov23	Fixed 31-35 Year £1999 fee 95% LTV	C&I	90%	95%	6.11%	£1999	
PFP95NF35-Nov23	Fixed 31-35 Year no fee 95% LTV	C&I	90%	95%	6.24%	£0	

Term: 36-40 years

Product Code	Product Name	C&I/IO	Min LTV	Max LTV	Fixed Rate	Product Fee	Comments
PFP90F40-Nov23	Fixed 36-40 Year £1999 fee 90% LTV	C&I	0%	90%	5.99%	£1999	
PFP90NF40-Nov23	Fixed 36-40 Year no fee 90% LTV	C&I	0%	90%	6.13%	£0	
PFP95F40-Nov23	Fixed 36-40 Year £1999 fee 95% LTV	C&I	90%	95%	6.16%	£1999	
PFP95NF40-Nov23	Fixed 36-40 Year no fee 95% LTV	C&I	90%	95%	6.29%	£0	