

Switch and Fix Range



For use by professional intermediaries only | All rates, fees and criteria are correct as of 6th February 2025

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Switch and Fix Range



If your client has one of our **Lifetime Tracker** rates which were available until **15/03/2023** then please use the set of products following this page, all of which have a 2% arrangement fee.

2%

Arrangement Fees

Available for
lifetime tracker
rates only.



Standard 2 Year Rates

For Standard Buy to Let Properties

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.29%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	99	125% @ Payrate + 2%	115	ST25D200IF265PS	ST25D200LF265PS
6.39%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	98	125% @ Payrate + 2%	114	ST25D200IF275PS	ST25D200LF275PS

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV



Standard 5 Year Rates

For Standard Buy to Let Properties

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.84%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	141	125% @ Payrate	164	ST25D200IF565PS	ST25D200LF565PS
5.94%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	139	125% @ Payrate	161	ST25D200IF575PS	ST25D200LF575PS

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

Bank of England Base Rate (BBR) 4.5%

*Multipliers provided only show an indicative loan amount

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Specialist 2 Year Rates

For HMOs and Multi Units 1-6 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.49%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	97	125% @ Payrate + 2%	113	SP25D200IF265PS	SP25D200LF265PS
6.59%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	96	125% @ Payrate + 2%	111	SP25D200IF275PS	SP25D200LF275PS

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

For HMOs and Multi Units 7-15 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.69%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	95	125% @ Payrate + 2%	110	SL25D200IF265PS	SL25D200LF265PS
6.79%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	94	125% @ Payrate + 2%	109	SL25D200IF275PS	SL25D200LF275PS

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Specialist 5 Year Rates

For HMOs and Multi Units 1-6 occupants/ units

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6.04%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	137	125% @ Payrate	158	SP25D200IF565PS	SP25D200LF565PS
6.14%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	134	125% @ Payrate	156	SP25D200IF575PS	SP25D200LF575PS

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For HMOs and Multi Units 7-15 occupants/ units

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6.29%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	131	125% @ Payrate	152	SL25D200IF565PS	SL25D200LF565PS
6.39%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	129	125% @ Payrate	150	SL25D200IF575PS	SL25D200LF575PS

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Standard Ex-Pat & Holiday Lets 2 Year Rates

Ex-Pat Buy to Let Range

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6.69%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	95	125% @ Payrate + 2%	110	ST25D200IF265PSE	ST25D200LF265PSE
6.79%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	94	125% @ Payrate + 2%	109	ST25D200IF275PSE	ST25D200LF275PSE

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

Holiday Lets Range

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.84%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	93	125% @ Payrate + 2%	108	SH25D200IF265PS	SH25D200LF265PS
6.94%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	92	125% @ Payrate + 2%	107	SH25D200IF275PS	SH25D200LF275PS

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Standard Ex-Pat & Holiday Lets 5 Year Rates

Ex-Pat Buy to Let Range

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6.29%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	131	125% @ Payrate	152	ST25D200IF565PSE	ST25D200LF565PSE
6.39%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	129	125% @ Payrate	150	ST25D200IF575PSE	ST25D200LF575PSE

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Holiday Lets Range

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6.44%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	128	125% @ Payrate	149	SH25D200IF565PS	SH25D200LF565PS
6.54%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	126	125% @ Payrate	146	SH25D200IF575PS	SH25D200LF575PS

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Specialist Ex-pat 2 Year Rates

For HMOs and Multi Units 1-6 occupants/ units

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6.84%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	93	125% @ Payrate + 2%	108	SP25D200IF265PSE	SP25D200LF265PSE
6.94%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	92	125% @ Payrate + 2%	107	SP25D200IF275PSE	SP25D200LF275PSE

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

For HMOs and Multi Units 7-15 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
7.04%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	91	125% @ Payrate + 2%	106	SL25D200IF265PSE	SL25D200LF265PSE
7.14%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	3% / 2%	145% @ Payrate + 2%	90	125% @ Payrate + 2%	105	SL25D200IF275PSE	SL25D200LF275PSE

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Specialist Ex-pat 5 Year Rates

For HMOs and Multi Units 1-6 occupants/ units

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6.44%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	128	125% @ Payrate	149	SP25D200IF565PSE	SP25D200LF565PSE
6.54%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	126	125% @ Payrate	146	SP25D200IF575PSE	SP25D200LF575PSE

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

For HMOs and Multi Units 7-15 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.64%	4.99% + BBR	65%	£50k- £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	124	125% @ Payrate	144	SL25D200IF565PSE	SL25D200LF565PSE
6.74%	4.99% + BBR	75%	£50k - £2.5m**	2.00%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	122	125% @ Payrate	142	SL25D200IF575PSE	SL25D200LF575PSE

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2.5%

Arrangement Fees

Available for 2
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Standard 2 Year Rates

For Standard Buy to Let Properties

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.04%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	102	125% @ Payrate + 2%	119	ST25D250IF265PS	ST25D250LF265PS
6.14%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	101	125% @ Payrate + 2%	117	ST25D250IF275PS	ST25D250LF275PS

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV



Standard 5 Year Rates

For Standard Buy to Let Properties

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
5.74%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	144	125% @ Payrate	167	ST25D250IF565PS	ST25D250LF565PS
5.84%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	141	125% @ Payrate	164	ST25D250IF575PS	ST25D250LF575PS

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Specialist 2 Year Rates

For HMOs and Multi Units 1-6 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.24%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	100	125% @ Payrate + 2%	116	SP25D250IF265PS	SP25D250LF265PS
6.34%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	99	125% @ Payrate + 2%	115	SP25D250IF275PS	SP25D250LF275PS

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

For HMOs and Multi Units 7-15 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.44%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	98	125% @ Payrate + 2%	113	SL25D250IF265PS	SL25D250LF265PS
6.54%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	96	125% @ Payrate + 2%	112	SL25D250IF275PS	SL25D250LF275PS

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Specialist 5 Year Rates

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5.94%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	139	125% @ Payrate	161	SP25D250IF565PS	SP25D250LF565PS
6.04%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	137	125% @ Payrate	158	SP25D250IF575PS	SP25D250LF575PS

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6.24%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	132	125% @ Payrate	153	SL25D250IF575PS	SL25D250LF575PS

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Standard Ex-Pat & Holiday Lets 2 Year Rates

Ex-Pat Buy to Let Range

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6.54%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	96	125% @ Payrate + 2%	112	ST25D250IF275PSE	ST25D250LF275PSE

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6.59%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	96	125% @ Payrate + 2%	111	SH25D250IF265PS	SH25D250LF265PS
6.69%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	95	125% @ Payrate + 2%	110	SH25D250IF275PS	SH25D250LF275PS

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6.69%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	95	125% @ Payrate + 2%	110	SP25D250IF275PSE	SP25D250LF275PSE

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

For HMOs and Multi Units 7-15 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrange-ment Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.79%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	94	125% @ Payrate + 2%	109	SL25D250IF265PSE	SL25D250LF265PSE
6.89%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	3% / 2%	145% @ Payrate + 2%	93	125% @ Payrate + 2%	107	SL25D250IF275PSE	SL25D250LF275PSE

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

Bank of England Base Rate (BBR) 4.5%

*Multipliers provided only show an indicative loan amount

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As a last resort your client's property may be repossessed if they do not keep up payments on their mortgage.

Available for 2
Year Tracker
rates only.



Specialist Ex-pat 5 Year Rates

For HMOs and Multi Units 1-6 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.29%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	131	125% @ Payrate	152	SP25D250IF565PSE	SP25D250LF565PSE
6.39%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	129	125% @ Payrate	150	SP25D250IF575PSE	SP25D250LF575PSE

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

For HMOs and Multi Units 7-15 occupants/ units

Rate	Reversion	LTV	Loan Amount	Arrangement Fee	ERCs	RTI (Individuals)	Multiplier* (Individuals)	RTI (Ltd Cos)	Multiplier* (Ltd Cos)	Product Code (Individuals)	Product Code (Ltd Cos)
6.49%	4.99% + BBR	65%	£50k- £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	127	125% @ Payrate	147	SL25D250IF565PSE	SL25D250LF565PSE
6.59%	4.99% + BBR	75%	£50k - £2.5m**	2.50%	5% / 4% / 3% / 3% / 3%	145% @ Payrate	125	125% @ Payrate	145	SL25D250IF575PSE	SL25D250LF575PSE

**Max loan amount £1.5m up to 75% LTV, £2.5m up to 70% LTV

Bank of England Base Rate (BBR) 4.5%

*Multipliers provided only show an indicative loan amount

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