

# First Time Buyers

- If cashback is applicable this will be paid via your solicitor, on completion
- If loan to value exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all residential First Time Buyer products

## 0-60% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2026	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	7.6	
2yr fixed rate	Fixed until 30 June 2026	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	7.6	
3yr fixed rate	Fixed until 30 June 2027	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.3	
5yr fixed rate	Fixed until 30 June 2029	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	6.8	
5yr fixed rate	Fixed until 30 June 2029	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	6.9	

## 60-75% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2026	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	7.6	
2yr fixed rate	Fixed until 30 June 2026	5.54%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	7.6	
3yr fixed rate	Fixed until 30 June 2027	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.4	
5yr fixed rate	Fixed until 30 June 2029	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	6.9	
5yr fixed rate	Fixed until 30 June 2029	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	6.9	

## 75-80% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2026	5.29%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.6	
2yr fixed rate	Fixed until 30 June 2026	5.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.6	
3yr fixed rate	Fixed until 30 June 2027	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	7.4	
5yr fixed rate	Fixed until 30 June 2029	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.9	
5yr fixed rate	Fixed until 30 June 2029	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.9	

Lending is subject to status and lending criteria, UK resident and 18+

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

### 80-85% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2026	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.7	
2yr fixed rate	Fixed until 30 June 2026	5.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.7	
3yr fixed rate	Fixed until 30 June 2027	5.34%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	7.5	
5yr fixed rate	Fixed until 30 June 2029	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.9	
5yr fixed rate	Fixed until 30 June 2029	5.04%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.0	

### 85-90% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2026	5.79%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £750,000	7.7	£500 cashback
2yr fixed rate	Fixed until 30 June 2026	5.94%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £750,000	7.7	£500 cashback
3yr fixed rate	Fixed until 30 June 2027	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £750,000	7.5	£500 cashback
5yr fixed rate	Fixed until 30 June 2029	5.19%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £750,000	7.1	£500 cashback
5yr fixed rate	Fixed until 30 June 2029	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £750,000	7.0	£500 cashback

### 90-95% Loan to value

Product	Initial Term	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC*	Additional features
2yr fixed rate	Fixed until 30 June 2026	6.24%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £570,000	7.7	£500 cashback
3yr fixed rate	Fixed until 30 June 2027	5.69%	Follow-on tracker rate, 2.49% above the BoE base rate**	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £570,000	7.5	£500 cashback
5yr fixed rate	Fixed until 30 June 2029	5.59%	Follow-on tracker rate, 2.49% above the BoE base rate**	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £570,000	7.2	£500 cashback

\*An APRC (Annual percentage rate of charge) takes into account all of the costs of a loan and allows you to compare different mortgage offers, including those from other lenders

\*\*Bank of England Base Rate, currently 5.25%

#### Representative example:

For a repayment mortgage of £153,000 over a 35 year term, you will make 24 monthly repayments of £815.63 at 5.44% fixed until 30 June 2026. This will be followed by a further: 396 monthly repayments of £1,049.19 a month at the Follow On Tracker Rate, currently 7.74% for the remainder of the term. The total amount payable would be £435,054.36, made up of the loan amount plus interest (£282,054.36).

#### The overall cost for comparison is 7.6% APRC Representative.

Your first monthly payment will be higher as it includes interest from the date the funds are released as well as the monthly repayment.

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