Mortgage Rate Sheet

Coutts

Mortgage Rates – as of 14th August 2026

New Business: Residential Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee*
2 year Fixed	≤ 60%	5.16%	6.25%	0.5% (£1k min, no max)
	≤ 75%	5.36%	6.25%	0.5% (£1k min, no max)
	≤ 85%	5.46%	6.25%	0.5% (£1k min, no max)
	≤ 90%	5.56%	6.25%	0.5% (£1k min, no max)
5 year Fixed	≤ 60%	5.28%	6.25%	0.5% (£1k min, no max)
	≤ 75%	5.48%	6.25%	0.5% (£1k min, no max)
	≤ 85%	5.58%	6.25%	0.5% (£1k min, no max)
	≤ 90%	5.68%	6.25%	0.5% (£1k min, no max)
10 year Fixed	≤ 60%	5.69%	6.25%	0.5% (£1k min, no max)
	≤ 75%	5.79%	6.25%	0.5% (£1k min, no max)
	≤ 85%	5.89%	6.25%	0.5% (£1k min, no max)
	≤ 90%	5.99%	6.25%	0.5% (£1k min, no max)
2 year Tracker	≤ 60%	1.14% + Base	6.25%	0.5% (£1k min, no max)
	≤ 75%	1.24% + Base	6.25%	0.5% (£1k min, no max)
	≤ 85%	1.39% + Base	6.25%	0.5% (£1k min, no max)
	≤ 90%	1.54% + Base	6.25%	0.5% (£1k min, no max)
5 year Tracker	≤ 60%	1.14% + Base	6.25%	0.5% (£1k min, no max)
	≤ 75%	1.24% + Base	6.25%	0.5% (£1k min, no max)
	≤ 85%	1.39% + Base	6.25%	0.5% (£1k min, no max)
	≤ 90%	1.54% + Base	6.25%	0.5% (£1k min, no max)
Short Term Tracker	≤ 60%	1.74% + Base	N/A	0.5% (£1k min, no max)
	≤ 75%	1.84% + Base	N/A	0.5% (£1k min, no max)
	≤ 85%	1.94% + Base	N/A	0.5% (£1k min, no max)
	≤ 90%	2.04% + Base	N/A	0.5% (£1k min, no max)
Offset 2 Year Tracker	≤ 60%	1.24% + Base	6.75%	0.5% (£1k min, no max)
	≤ 75%	1.34% + Base	6.75%	0.5% (£1k min, no max)
	≤ 85%	1.44% + Base	6.75%	0.5% (£1k min, no max)
	≤ 90%	1.54% + Base	6.75%	0.5% (£1k min, no max)

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Offset Short Term Tracker	≤ 60%	1.89% + Base	N/A	0.5% (£1k min, no max)
	≤ 75%	1.99% + Base	N/A	0.5% (£1k min, no max)
	≤ 85%	2.09% + Base	N/A	0.5% (£1k min, no max)
	≤ 90%	2.19% + Base	N/A	0.5% (£1k min, no max)
Mortgage Reserve Account	≤ 75%	6.25% (Variable)	N/A	0.5% (£1k min, no max)

Green Mortgage Discount
The Green Mortgage Discount is a product feature which applies to both New Residential and Buy-to-Let mortgages. A Green Mortgage Discount* is provided if one of the following applies: 1. For new purchases or external re-mortgages where property has EPC rating of A or B, client is eligible for an arrangement fee discount of up to £2,000. 2. When a client improves their home's EPC rating to C or above within 24 months of drawdown, client is eligible for a refund of up to £2,000 of their arrangement fee. *The fee discount will never be more than the arrangement fee charged and must be discussed with the Business Development team first to ensure full criteria is met.

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Coutts

New Business: Buy-to-Let Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee*
2 year Fixed	≤ 60%	5.56%	6.25%	1% (£1k min, no max)
	≤ 75%	5.76%	6.25%	1% (£1k min, no max)
5 year Fixed	≤ 60%	5.68%	6.25%	1% (£1k min, no max)
	≤ 75%	5.88%	6.25%	1% (£1k min, no max)
10 year Fixed	≤ 60%	6.09%	6.25%	1% (£1k min, no max)
	≤ 75%	6.19%	6.25%	1% (£1k min, no max)
2 year Tracker	≤ 60%	1.54% + Base	6.25%	1% (£1k min, no max)
	≤ 75%	1.64% + Base	6.25%	1% (£1k min, no max)
5 year Tracker	≤ 60%	1.54% + Base	6.25%	1% (£1k min, no max)
	≤ 75%	1.64% + Base	6.25%	1% (£1k min, no max)
Short Term Tracker	≤ 60%	2.14% + Base	N/A	1% (£1k min, no max)
	≤ 75%	2.24% + Base	N/A	1% (£1k min, no max)
Offset 2 Year BRT	≤ 60%	1.64% + Base	6.75%	1% (£1k min, no max)
	≤ 75%	1.74% + Base	6.75%	1% (£1k min, no max)
Offset Short Term Tracker	≤ 60%	2.29% + Base	N/A	1% (£1k min, no max)
	≤ 75%	2.39% + Base	N/A	1% (£1k min, no max)

Mortgage Rate Sheet

Coutts

Existing Customer Product Transfer: Residential Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee
2 year Fixed				
	≤ 60%	5.16%	6.25%	£995
	≤ 75%	5.36%	6.25%	£995
	≤ 85%	5.46%	6.25%	£995
	≤ 90%	5.56%	6.25%	£995
5 year Fixed				
	≤ 60%	5.28%	6.25%	£995
	≤ 75%	5.48%	6.25%	£995
	≤ 85%	5.58%	6.25%	£995
	≤ 90%	5.68%	6.25%	£995
10 year Fixed				
	≤ 60%	5.69%	6.25%	£995
	≤ 75%	5.79%	6.25%	£995
	≤ 85%	5.89%	6.25%	£995
	≤ 90%	5.99%	6.25%	£995
2 year Tracker				
	≤ 60%	1.14% + Base	6.25%	£995
	≤ 75%	1.24% + Base	6.25%	£995
	≤ 85%	1.39% + Base	6.25%	£995
	≤ 90%	1.54% + Base	6.25%	£995
5 year Tracker				
	≤ 60%	1.14% + Base	6.25%	£995
	≤ 75%	1.24% + Base	6.25%	£995
	≤ 85%	1.39% + Base	6.25%	£995
	≤ 90%	1.54% + Base	6.25%	£995

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Existing Customer Product Transfer: Buy-to-Let Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee
2 year Fixed				
	≤ 60%	5.56%	6.25%	£995
	≤ 75%	5.76%	6.25%	£995
5 year Fixed				
	≤ 60%	5.68%	6.25%	£995
	≤ 75%	5.88%	6.25%	£995
10 year Fixed				
	≤ 60%	6.09%	6.25%	£995
	≤ 75%	6.19%	6.25%	£995
2 year Tracker				
	≤ 60%	1.54% + Base	6.25%	£995
	≤ 75%	1.64% + Base	6.25%	£995
5 year Tracker				
	≤ 60%	1.54% + Base	6.25%	£995
	≤ 75%	1.64% + Base	6.25%	£995

Intermediary Product Transfer Fees
Intermediary product transfer fees are payable for requests from clients on our House Mortgage Rate or in the last 4 months of their current product term.

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Important Information

Reversion & Base Rates	Rate p.a.
Coutts Base Rate	3.75%
Residential House Mortgage Rate	6.25%
Residential Offset House Mortgage Rate	6.75%
Buy-to-Let House Mortgage Rate	6.25%
Buy-to-Let Offset House Mortgage Rate	6.75%

Product Expiry Dates	
2 year Fixed/Tracker	05/01/2029
5 year Fixed/Tracker	05/01/2032
10 year Fixed	05/01/2037

Early Repayment Charges	
Product	**Fee (%)**
2 Year Fixed Rate	
If repaid in Year 1	2% of amount repaid
If repaid in Year 2	1% of amount repaid
5 Year Fixed Rate	
If repaid in Year 1	5% of amount repaid
If repaid in Year 2	4% of amount repaid
If repaid in Year 3	3% of amount repaid
If repaid in Year 4	2% of amount repaid
If repaid in Year 5	1% of amount repaid
10 Year Fixed Rate	
If repaid in Years 1-4	7% of amount repaid
If repaid in Years 5	6% of amount repaid
If repaid in Years 6	5% of amount repaid
If repaid in Years 7	4% of amount repaid
If repaid in Years 8	3% of amount repaid
If repaid in Years 9	2% of amount repaid
If repaid in Years 10	1% of amount repaid