

Mortgage Rate Sheet



Mortgage Rates – as of 18th September 2024

Residential Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee
2 year Fixed	≤ 60%	4.69%	7.50%	0.5% (£1k min, no max)
	≤ 75%	4.79%	7.50%	0.5% (£1k min, no max)
	≤ 85%	4.89%	7.50%	0.5% (£1k min, no max)
	≤ 90%	4.99%	7.50%	0.5% (£1k min, no max)
5 year Fixed	≤ 60%	4.59%	7.50%	0.5% (£1k min, no max)
	≤ 75%	4.69%	7.50%	0.5% (£1k min, no max)
	≤ 85%	4.79%	7.50%	0.5% (£1k min, no max)
	≤ 90%	4.89%	7.50%	0.5% (£1k min, no max)
10 year Fixed	≤ 60%	4.84%	7.50%	0.5% (£1k min, no max)
	≤ 75%	4.94%	7.50%	0.5% (£1k min, no max)
	≤ 85%	5.04%	7.50%	0.5% (£1k min, no max)
	≤ 90%	5.14%	7.50%	0.5% (£1k min, no max)
2 year Tracker	≤ 60%	1.04% + Base	7.50%	0.5% (£1k min, no max)
	≤ 75%	1.14% + Base	7.50%	0.5% (£1k min, no max)
	≤ 85%	1.24% + Base	7.50%	0.5% (£1k min, no max)
	≤ 90%	1.34% + Base	7.50%	0.5% (£1k min, no max)
5 year Tracker	≤ 60%	1.34% + Base	7.50%	0.5% (£1k min, no max)
	≤ 75%	1.44% + Base	7.50%	0.5% (£1k min, no max)
	≤ 85%	1.54% + Base	7.50%	0.5% (£1k min, no max)
	≤ 90%	1.64% + Base	7.50%	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%	1.54% + Base	8.00%	0.5% (£1k min, no max)
	≤ 75%	1.64% + Base	8.00%	0.5% (£1k min, no max)
	≤ 85%	1.74% + Base	8.00%	0.5% (£1k min, no max)
	≤ 90%	1.84% + Base	8.00%	0.5% (£1k min, no max)

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Offset Short Term Tracker	≤ 60%	2.49% + Base	N/A	0.5% (£1k min, no max)
	≤ 75%	2.59% + Base	N/A	0.5% (£1k min, no max)
	≤ 85%	2.69% + Base	N/A	0.5% (£1k min, no max)
	≤ 90%	2.79% + Base	N/A	0.5% (£1k min, no max)
Mortgage Reserve Account	≤ 75%	7.50% (Variable)	N/A	0.5% (£1k min, no max) +£250 p.a.

Buy-to-Let Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee
2 year Fixed	≤ 60%	5.09%	7.50%	1% (£1k min, no max)
	≤ 75%	5.19%	7.50%	1% (£1k min, no max)
5 year Fixed	≤ 60%	4.99%	7.50%	1% (£1k min, no max)
	≤ 75%	5.09%	7.50%	1% (£1k min, no max)
10 year Fixed	≤ 60%	5.24%	7.50%	1% (£1k min, no max)
	≤ 75%	5.34%	7.50%	1% (£1k min, no max)
2 year Tracker	≤ 60%	1.44% + Base	7.50%	1% (£1k min, no max)
	≤ 75%	1.54% + Base	7.50%	1% (£1k min, no max)
5 year Tracker	≤ 60%	1.74% + Base	7.50%	1% (£1k min, no max)
	≤ 75%	1.84% + Base	7.50%	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%	1.94% + Base	8.00%	1% (£1k min, no max)
	≤ 75%	2.04% + Base	8.00%	1% (£1k min, no max)
Offset Short Term Tracker	≤ 60%	2.34% + Base	N/A	1% (£1k min, no max)
	≤ 75%	2.44% + Base	N/A	1% (£1k min, no max)

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Important Information

Reversion & Base Rates	Rate p.a.
Coutts Base Rate	5.00%
Residential House Mortgage Rate	7.50%
Residential Offset House Mortgage Rate	8.00%
Buy-to-Let House Mortgage Rate	7.50%
Buy-to-Let Offset House Mortgage Rate	8.00%

Product Expiry Dates	
2 year Fixed/Tracker	15/02/2027
5 year Fixed/Tracker	15/02/2030
10 year Fixed	15/02/2035

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

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Green Mortgage Discount

The Green Mortgage Discount is a product feature and covers new business, further advances and mid-term rate changes and applies to both 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.
3. End of term renewals where property has EPC rating of A or B, client is eligible for an arrangement fee discount of up to £2,000. This includes:
 - Clients who have come to the end of their contractual term and wish to extend.
 - Clients who are part way through their mortgage term and wish to extend the mortgage limit expiry date.

*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.