

# Mortgage Rate Sheet



Mortgage Rates – as of 16<sup>th</sup> April 2025

## Residential Rates

Product	Max LTV	Initial Rate	Follow on Variable Rate	Arrangement Fee*
2 year Fixed				
	≤ 60%	4.70%	7.00%	0.5% (£1k min, no max)
	≤ 75%	4.80%	7.00%	0.5% (£1k min, no max)
	≤ 85%	4.90%	7.00%	0.5% (£1k min, no max)
	≤ 90%	5.00%	7.00%	0.5% (£1k min, no max)
5 year Fixed				
	≤ 60%	4.76%	7.00%	0.5% (£1k min, no max)
	≤ 75%	4.86%	7.00%	0.5% (£1k min, no max)
	≤ 85%	4.96%	7.00%	0.5% (£1k min, no max)
	≤ 90%	5.06%	7.00%	0.5% (£1k min, no max)
10 year Fixed				
	≤ 60%	5.04%	7.00%	0.5% (£1k min, no max)
	≤ 75%	5.14%	7.00%	0.5% (£1k min, no max)
	≤ 85%	5.25%	7.00%	0.5% (£1k min, no max)
	≤ 90%	5.34%	7.00%	0.5% (£1k min, no max)
2 year Tracker				
	≤ 60%	0.76% + Base	7.00%	0.5% (£1k min, no max)
	≤ 75%	0.86% + Base	7.00%	0.5% (£1k min, no max)
	≤ 85%	0.96% + Base	7.00%	0.5% (£1k min, no max)
	≤ 90%	1.06% + Base	7.00%	0.5% (£1k min, no max)
5 year Tracker				
	≤ 60%	1.34% + Base	7.00%	0.5% (£1k min, no max)
	≤ 75%	1.44% + Base	7.00%	0.5% (£1k min, no max)
	≤ 85%	1.54% + Base	7.00%	0.5% (£1k min, no max)
	≤ 90%	1.64% + Base	7.00%	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	7.50%	0.5% (£1k min, no max)
	≤ 75%	1.64% + Base	7.50%	0.5% (£1k min, no max)
	≤ 85%	1.74% + Base	7.50%	0.5% (£1k min, no max)
	≤ 90%	1.84% + Base	7.50%	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%	7.00% (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%	5.10%	7.00%	1% (£1k min, no max)
	≤ 75%	5.20%	7.00%	1% (£1k min, no max)
5 year Fixed				
	≤ 60%	5.16%	7.00%	1% (£1k min, no max)
	≤ 75%	5.26%	7.00%	1% (£1k min, no max)
10 year Fixed				
	≤ 60%	5.44%	7.00%	1% (£1k min, no max)
	≤ 75%	5.54%	7.00%	1% (£1k min, no max)
2 year Tracker				
	≤ 60%	1.16% + Base	7.00%	1% (£1k min, no max)
	≤ 75%	1.26% + Base	7.00%	1% (£1k min, no max)
5 year Tracker				
	≤ 60%	1.74% + Base	7.00%	1% (£1k min, no max)
	≤ 75%	1.84% + Base	7.00%	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	7.50%	1% (£1k min, no max)
	≤ 75%	2.04% + Base	7.50%	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)

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## Important Information

Reversion & Base Rates	Rate p.a.
Coutts Base Rate	4.50%
Residential House Mortgage Rate	7.00%
Residential Offset House Mortgage Rate	7.50%
Buy-to-Let House Mortgage Rate	7.00%
Buy-to-Let Offset House Mortgage Rate	7.50%

Product Expiry Dates	
2 year Fixed/Tracker	16/09/2027
5 year Fixed/Tracker	16/09/2030
10 year Fixed	16/09/2035

Early Repayment Charges	
Product	Fee (%)
<b>2 Year Fixed Rate</b>	
If repaid in Year 1	2% of amount repaid
If repaid in Year 2	1% of amount repaid
<b>5 Year Fixed Rate</b>	
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
<b>10 Year Fixed Rate</b>	
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

# *Mortgage Rate Sheet*



## **Green Mortgage Discount**

The Green Mortgage Discount is a product feature which 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.

\*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.