

# Home Movers

- 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 House Purchase 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	4.84%	HVR, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.4	
2yr fixed rate	Fixed until 30 June 2026	5.24%	HVR, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.4	
3yr fixed rate	Fixed until 30 June 2027	4.74%	HVR, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	8.0	
5yr fixed rate	Fixed until 30 June 2029	4.39%	HVR, currently 8.74%	£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	7.3	
5yr fixed rate	Fixed until 30 June 2029	4.59%	HVR, currently 8.74%	£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	7.3	

## 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	4.89%	HVR, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.4	
2yr fixed rate	Fixed until 30 June 2026	5.29%	HVR, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.4	
3yr fixed rate	Fixed until 30 June 2027	4.84%	HVR, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	8.0	
5yr fixed rate	Fixed until 30 June 2029	4.54%	HVR, currently 8.74%	£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	7.3	
5yr fixed rate	Fixed until 30 June 2029	4.74%	HVR, currently 8.74%	£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	7.3	

## 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%	HVR, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	
2yr fixed rate	Fixed until 30 June 2026	5.69%	HVR, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	
3yr fixed rate	Fixed until 30 June 2027	5.19%	HVR, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.1	
5yr fixed rate	Fixed until 30 June 2029	4.79%	HVR, currently 8.74%	£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	7.4	
5yr fixed rate	Fixed until 30 June 2029	4.99%	HVR, currently 8.74%	£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	7.4	

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%	HVR, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	
2yr fixed rate	Fixed until 30 June 2026	5.84%	HVR, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	
3yr fixed rate	Fixed until 30 June 2027	5.34%	HVR, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.2	
5yr fixed rate	Fixed until 30 June 2029	4.84%	HVR, currently 8.74%	£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	7.4	
5yr fixed rate	Fixed until 30 June 2029	5.04%	HVR, currently 8.74%	£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	7.5	

### 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%	HVR, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £750,000	8.5	£500 cashback
2yr fixed rate	Fixed until 30 June 2026	5.94%	HVR, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £750,000	8.5	£500 cashback
3yr fixed rate	Fixed until 30 June 2027	5.59%	HVR, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £750,000	8.2	£500 cashback
5yr fixed rate	Fixed until 30 June 2029	5.19%	HVR, currently 8.74%	£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	7.6	£500 cashback
5yr fixed rate	Fixed until 30 June 2029	5.24%	HVR, currently 8.74%	£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	7.5	£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%	HVR, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £570,000	8.6	£500 cashback
3yr fixed rate	Fixed until 30 June 2027	5.69%	HVR, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £570,000	8.3	£500 cashback
5yr fixed rate	Fixed until 30 June 2029	5.59%	HVR, currently 8.74%	£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	7.7	£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 £148,618 over a 29 year term, you will make 24 monthly repayments of £831.50 at 5.24% fixed until 30 June 2026. This will be followed by a further: 324 monthly repayments of £1,159.30 a month at the Homeowner Variable Rate, currently 8.74% for the remainder of the term. The total amount payable would be £395,569.20, made up of the loan amount plus interest (£246,951.20).

#### The overall cost for comparison is 8.4% 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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