

FOR INTERMEDIARY USE ONLY



# Our Range of Residential and Buy to Let Mortgages

9 May 2024

Get in touch your way



Call 0345 601 6683

Opening Hours

Mon - Thurs, 8:30am - 6am  
Friday, 8:30am - 5:30pm  
Saturday, 9am - 12pm



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## A guide to our service

<b>Application and completion fees</b>	No application fees apply. Please refer to the rate tables for details of any completion fees payable. Where your client has opted to pay upfront, these must be received before we will issue any mortgage offer. Any fees payable, with the exception of valuation fees (where applicable), are refundable if the loan does not complete.
<b>CHAPS</b>	It is our usual practice to send the loan to the conveyancer by CHAPS. If your client elects to do this, £20 will be debited from their account, and they'll incur interest as part of the mortgage balance. If your client elects to pay upfront in order to avoid incurring additional interest, they must pay this fee prior to offer.
<b>Direct Debits</b>	All our mortgages are conditional on monthly payments being made in advance by Direct Debit on the 1st of each month.
<b>Discounts</b>	All discount periods apply from the end of the month in which completion takes place if no fixed end date is quoted. A floor applies to all discounted products in this guide. Unless specifically stated otherwise for a particular product, this floor is 0% i.e. no pay rate will ever be less than 0%.
<b>Early Repayment Charge (ERC)</b>	Where no ERC applies, or the ERC period has expired, unlimited overpayments can be made. Our Fixed Rate Mortgages allow up to 10% overpayment, this is per annum and cannot be rolled over. Our Base Rate Tracker mortgages allow unlimited overpayments ERC-free.
<b>First time buyers</b>	For first time buyers, products are only available on a repayment (Capital and Interest) basis. We require a minimum of six months continuous employment and we may need proof of deposit.
<b>Follow-on rates</b>	Standard Variable Rate (SVR) was the base rate applying to mortgages taken out before 30 December 2009. The Base Rate Tracker (BRT) revert rate applies to mortgages taken out between 30 December 2009 and 13 November 2012. Mortgage Variable Rate (MVR) is the base rate applying to mortgages taken out from 14 November 2012. Should your client be on a product linked to, or which changes to, SVR or the BRT revert rate and they move to a product which is linked to or changes to MVR, it is not possible to subsequently move back to SVR or BRT. Unless otherwise stated, at the end of the initial deal period, the mortgage will revert to the MVR for the remainder of the term.
<b>Incentives</b>	There is no charge for a property valuation for mortgage purposes where the property value is less than £1.5 million. With the majority of our remortgages there is no charge for standard legal conveyancing, providing your client uses the Skipton Remortgage Conveyancing Service. There may be some additional legal costs payable where the loan is above £1 million. In some cases, your client may be required to pay certain legal costs which are not usually included in a standard remortgage, such as transfers of equity or deed of postponement. Free standard legal fees are not available on Additional Borrowing applications where the property is already mortgaged to Skipton Building Society.
<b>Interest Only</b>	Residential Interest Only mortgages are available to a maximum of 70% LTV, or 80% LTV for part & part mortgages, and aren't available for first time buyers. Interest Only acceptable repayment strategies and further information on our lending criteria, please refer to our A-Z Lending Criteria Guide at: <a href="https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria">https://www.skipton-intermediaries.co.uk/Criteria/A-Z-Lending-Criteria</a> .
<b>Loan to Value (LTV)</b>	Please note, where separate interest rates apply for different LTVs, a change in the valuation or loan required may mean your client is ineligible for the rate they originally applied for. In this instance you will be advised of the change and asked if you still wish to proceed with your clients application. Before submitting a full application, you should use our affordability calculator and Decision in Principle facility to ensure the case fits our criteria.
<b>Minimum Property Value</b>	Minimum property value for Residential Mortgages is £50k. Minimum property value for Buy to Let Mortgages is £75k.
<b>Offers</b>	Mortgage offers for purchases and remortgages are valid for six months (except Additional Borrowing offers which are valid for one month and New Build offers which are valid for nine months) and are not transferable to different properties.
<b>Product Floor</b>	Please check the product grid for the product floor. Any products that track the BoEBR, any rate changes will come into effect 14 days after BoEBR change.
<b>Product Transfers</b>	All remortgage products are available for product transfers via our eMortgages system and will be eligible for a retention procurement fee payment.
<b>Valuation fees</b>	If applicable, these are payable with the application (except where stated) and include a non-refundable Valuation Panel Management fee of £26 for arranging and administering our valuation. This fee should be shown in your client's Mortgage Illustration. Minimum property valuation/purchase price (whichever is the lowest) is £50,000 for Residential and £75,000 for Buy To Let (mortgage report and valuation only). We won't charge for a valuation for mortgage purposes on any of our current Residential and Buy to Let product ranges on properties where the property value is less than £1.5 million. If your client changes the property to another during the mortgage process, we won't charge for a further valuation for mortgage purposes. The valuation report is for the benefit of Skipton for mortgage purposes only and does not guarantee that the property is free from defects. On some occasions only an AVM (Automated Valuation Model) may be carried out. Your client may require a RICS Home Survey Level 2 or RICS Home Survey Level 3 if they are purchasing a property. This should be arranged with the clients and a valuer.

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

\*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

## Residential Fixed Purchase

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
F9094	2Y Fixed	5.54%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9107	2Y Fixed	5.39%	31/08/26		60%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9095	2Y Fixed	5.60%	31/08/26		75%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9108	2Y Fixed	5.45%	31/08/26		75%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9096	2Y Fixed	5.74%	31/08/26		85%	Purchase	No	£0	£0		2.5/1.25%	Yes	£5,000	£800,000	C&I / P&P	N/A
F9109	2Y Fixed	5.59%	31/08/26		85%	Purchase	No	£0	£495		2.5/1.25%	Yes	£5,000	£800,000	C&I / P&P	N/A
F9110	2Y Fixed	5.99%	31/08/26		90%	Purchase	No	£0	£0	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A	
F9111	2Y Fixed	6.08%	31/08/26		95%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up (not available for New Build)	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
NB182	2Y Fixed	6.21%	31/10/26		95%	Purchase	No	£0	£0	New Build Purchase	2.5/1.25%	No	£5,000	£600,000	C&I	N/A

F9112	5Y Fixed	4.85%	31/08/29	RMVR (6.79%)	60%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9113	5Y Fixed	4.69%	31/08/29		60%	Purchase	No	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9114	5Y Fixed	4.90%	31/08/29		75%	Purchase	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9115	5Y Fixed	4.74%	31/08/29		75%	Purchase	No	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
F9116	5Y Fixed	5.08%	31/08/29		85%	Purchase	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I / P&P	N/A
F9117	5Y Fixed	4.92%	31/08/29		85%	Purchase	No	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I / P&P	N/A
F9118	5Y Fixed	5.39%	31/08/29		90%	Purchase	No	£0	£0	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A	
F9119	5Y Fixed	5.52%	31/08/29		95%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up (not available for New Build)	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A
NB183	5Y Fixed	5.60%	31/10/29		95%	Purchase	No	£0	£0	New Build Purchase	6/6/5/4/1.75%	No	£5,000	£600,000	C&I	N/A

## Residential Track Record Fixed Purchase

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
5 TM019	5Y Fixed	5.55%	31/08/29	RMVR (6.79%)	100%	Purchase	No	£0	£0	New Business Only	6/6/5/4/1.75%	No	£5,000	£600,000	C&I	N/A

Only available to renters who have not owned a property within the last 3 years. Must have a history of at least 12 months rental payments in a row within the last 18 months. Minimum age 21. We will accept a deposit but this must be less than 5%.

For full criteria visit <https://www.skipton-intermediaries.co.uk/criteria/track-record>

## Residential Fixed Retention (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
F9127	2Y Fixed	5.23%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers/ Porting with Top Up/ TSM with Top Up	2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9128	2Y Fixed	5.03%	31/08/26		60%	Pur / Rem	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9129	2Y Fixed	5.36%	31/08/26		75%	Pur / Rem	No	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9130	2Y Fixed	5.12%	31/08/26		75%	Pur / Rem	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
F9131	2Y Fixed	5.86%	31/08/26		90%	Pur / Rem	No	£0	£0		2.5/1.25%	Yes	£5,000	£600,000	All	N/A
F9132	2Y Fixed	5.67%	31/08/26		90%	Pur / Rem	No	£0	£495		2.5/1.25%	Yes	£5,000	£600,000	All	N/A

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

\*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

Residential Tracker Retention (Existing Customers Only)																	
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	TR910	2Y BRT	5.92% (BoEBR + 0.67%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£3,000,000	All	3%
	TR911	2Y BRT	6.02% (BoEBR + 0.77%)	2 years		75%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
	TR912	2Y BRT	6.09% (BoEBR + 0.84%)	2 years		85%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£800,000	All	3%
	TR913	2Y BRT	6.24% (BoEBR + 0.99%)	2 years		90%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£600,000	All	3%

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### Residential Fixed Remortgage

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	F9102	2Y Fixed	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Remortgage	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
	F9103	2Y Fixed	31/08/26		75%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
2	F9120	2Y Fixed	31/08/26		85%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£800,000	C&I / P&P	N/A
	F9121	2Y Fixed	31/08/26		90%	Remortgage	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
5	F9122	5Y Fixed	31/08/29	RMVR (6.79%)	60%	Remortgage	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
	F9123	5Y Fixed	31/08/29		75%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£3,000,000	All	N/A
5	F9124	5Y Fixed	31/08/29		85%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£800,000	C&I / P&P	N/A
	F9125	5Y Fixed	31/08/29		90%	Remortgage	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A

### Residential Fixed Retention (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	F9127	2Y Fixed	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers/ Porting with Top Up/ TSM with Top Up	2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
	F9128	2Y Fixed	31/08/26		60%	Pur / Rem	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
	F9129	2Y Fixed	31/08/26		75%	Pur / Rem	No	£0	£0		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
	F9130	2Y Fixed	31/08/26		75%	Pur / Rem	No	£0	£495		2.5/1.25%	Yes	£5,000	£3,000,000	All	N/A
	F9131	2Y Fixed	31/08/26		90%	Pur / Rem	No	£0	£0		2.5/1.25%	Yes	£5,000	£600,000	All	N/A
	F9132	2Y Fixed	31/08/26		90%	Pur / Rem	No	£0	£495		2.5/1.25%	Yes	£5,000	£600,000	All	N/A
	F9111	2Y Fixed	31/08/26	95%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up (not available for New Build)	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A	
	F9119	5Y Fixed	31/08/29	RMVR (6.79%)	95%	Purchase	No	£0	£0	Product Transfers / Porting with Top Up (not available for New Build)	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

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### All Residential Fixed Retention - 4% Completion Fee (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
PF037	2Y Fixed	3.20%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfers Only	No	£0	4%	Product Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	All	N/A
PF038	2Y Fixed	3.30%	31/08/26		75%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£3,000,000	All	N/A
PF039	2Y Fixed	3.55%	31/08/26		85%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£800,000	All	N/A
PF040	2Y Fixed	3.75%	31/08/26		90%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£600,000	All	N/A

The percentage fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

### Residential Tracker Retention (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
TR910	2Y BRT	5.92% (BoEBR + 0.67%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£3,000,000	All	3%
TR911	2Y BRT	6.02% (BoEBR + 0.77%)	2 years		75%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£3,000,000	All	3%
TR912	2Y BRT	6.09% (BoEBR + 0.84%)	2 years		85%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£800,000	All	3%
TR913	2Y BRT	6.24% (BoEBR + 0.99%)	2 years		90%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£600,000	All	3%

### Residential Fixed Green Additional Borrowing (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
GR064	2Y Fixed	5.10%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	2.5/1.25%	Yes	£5,000	£50,000	All	N/A
GR065	5Y Fixed	4.94%	31/08/29	RMVR (6.79%)	95%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	6/6/5/4/1.75%	Yes	£5,000	£50,000	All	N/A

These products are available for Green Additional Borrowing only, at least 50% of the Additional Borrowing must be to fund home improvements which will improve the energy efficiency of the security property.

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

iM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

## BTL Fixed Purchase &amp; Remortgage

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	R1745	2Y Fixed	5.80%	31/08/26	BMVR (6.79%)	60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1746	2Y Fixed	5.45%	31/08/26		60%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1747	2Y Fixed	5.86%	31/08/26		75%	Pur / Rem	Yes (Remortgage)	£0	£0		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1748	2Y Fixed	5.50%	31/08/26		75%	Pur / Rem	Yes (Remortgage)	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
5	R1749	5Y Fixed	5.14%	31/08/29	BMVR (6.79%)	60%	Pur / Rem	Yes (Remortgage)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1750	5Y Fixed	5.03%	31/08/29		60%	Pur / Rem	Yes (Remortgage)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1751	5Y Fixed	4.92%	31/08/29		60%	Pur / Rem	Yes (Remortgage)	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1752	5Y Fixed	5.20%	31/08/29		75%	Pur / Rem	Yes (Remortgage)	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1753	5Y Fixed	4.99%	31/08/29		75%	Pur / Rem	Yes (Remortgage)	£0	£1,295		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1754	5Y Fixed	4.90%	31/08/29		75%	Pur / Rem	Yes (Remortgage)	£0	£2,995		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A

## BTL Fixed Retention (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	R1755	2Y Fixed	5.45%	31/08/26	BMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
	R1756	2Y Fixed	5.08%	31/08/26	BMVR (6.79%)	60%	Pur / Rem	No	£0	£995		2.5/1.25%	Yes	£5,000	£1,500,000	All	N/A
5	R1757	5Y Fixed	4.99%	31/08/29	BMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A
	R1758	5Y Fixed	4.81%	31/08/29	BMVR (6.79%)	60%	Pur / Rem	No	£0	£995		6/6/5/4/1.75%	Yes	£5,000	£1,500,000	All	N/A

## BTL Tracker Retention (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	R1743	2Y BRT	6.09% (BoEBR + 0.84%)	2 Years	BMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£1,500,000	All	3%
	R1744	2Y BRT	6.19% (BoEBR + 0.94%)	2 Years		75%	Pur / Rem	No	£0	£0		No ERC	Yes	£5,000	£1,500,000	All	3%

## BTL Fixed Green Additional Borrowing (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	GB056	2Y Fixed	5.22%	31/08/26	BMVR (6.79%)	75%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	2.5/1.25%	Yes	£5,000	£50,000	All	N/A
5	GB057	5Y Fixed	5.03%	31/08/29	BMVR (6.79%)	75%	Additional Borrowing	No	£0	£0	Additional Borrowing Only	6/6/5/4/1.75%	Yes	£5,000	£50,000	All	N/A

These products are available for Green Additional Borrowing only, at least 50% of the Additional Borrowing must be to fund home improvements which will improve the energy efficiency of the security property

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

\*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

## Shared Ownership Fixed - Purchase &amp; Remortgage

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	SO511	2Y Fixed	6.21%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	Pur / Rem	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	2.5/1.25%	Yes	£25,000	£600,000	C&I	N/A
	SO512	2Y Fixed	6.24%	31/08/26		95%	Pur / Rem	Yes (Remortgages)	£0	£0		2.5/1.25%	Yes	£25,000	£600,000	C&I	N/A
5	SO513	5Y Fixed	5.69%	31/08/29	RMVR (6.79%)	90%	Pur / Rem	Yes (Remortgages)	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	6/6/5/4/1.75%	Yes	£25,000	£600,000	C&I	N/A
	SO514	5Y Fixed	5.82%	31/08/29		95%	Pur / Rem	Yes (Remortgages)	£0	£0		6/6/5/4/1.75%	Yes	£25,000	£600,000	C&I	N/A

## Shared Ownership Fixed - Staircasing to 100% ownership

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	SS088	2Y Fixed	6.24%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Remortgage	Yes	£0	£0	Remortgage and additional borrowing to 100% ownership	2.5/1.25%	Yes	£5,000	£600,000	C&I	N/A
5	SS089	5Y Fixed	5.55%	31/08/29	RMVR (6.79%)	95%	Remortgage	Yes	£0	£0	Remortgage and additional borrowing to 100% ownership	6/6/5/4/1.75%	Yes	£5,000	£600,000	C&I	N/A

## Shared Ownership Fixed Retention (Existing customers only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	SO515	2Y Fixed	5.70%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	80%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A

## All Residential Fixed Retention - 4% Completion Fee (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	PF037	2Y Fixed	3.20%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfers Only	No	£0	4%	Product Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
	PF038	2Y Fixed	3.30%	31/08/26		75%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
	PF039	2Y Fixed	3.55%	31/08/26		85%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£800,000	C&I	N/A
	PF040	2Y Fixed	3.75%	31/08/26		90%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£600,000	C&I	N/A

The percentage fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

Only intended for customers where neither our standard range of products, nor another provider's products, are suitable for their circumstances.

## Shared Ownership Tracker Retention (Existing customers only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	SO508	2Y BRT (BoEBR + 0.99%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up / Staircasing	No ERC	Yes	£5,000	£600,000	C&I	3%

OMSE LIFT Purchases																	
Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	L0073	2Y Fixed	6.24%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	90%	Purchase	No	£0	£0	New Customers Only / Porting with Top Up	2.5/1.25%	No	£5,000	£600,000	C&I	N/A

## First Homes England - Purchase Only

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	FH063	2Y Fixed	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Purchase Only	No	£0	£0	Purchase Only	2.5/1.25%	No	£5,000	£600,000	C&I	N/A
5	FH064	5Y Fixed	31/08/29	RMVR (6.79%)	95%	Purchase Only	No	£0	£0	Purchase Only	6/6/5/4/1.75%	No	£5,000	£600,000	C&I	N/A

## First Homes England &amp; Scottish First Home Fund Scheme Retention (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	FH065	2Y Fixed	31/08/26	6.24% (RMVR - 0.55%) until 5 years after original start date, then RMVR (6.79%)	95%	Product Transfers Only	No	£0	£0	Product Transfers Only	2.5/1.25%	No	£5,000	£1,000,000	All	N/A
5	FH066	5Y Fixed	31/08/29	RMVR (6.79%)	95%	Product Transfers Only	No	£0	£0	Product Transfers Only	6/6/5/4/1.75%	No	£5,000	£1,000,000	All	N/A

## All Residential Fixed Retention - 4% Completion Fee (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	PF037	2Y Fixed	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfers Only	No	£0	4%	Product Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	All	N/A
	PF038	2Y Fixed	31/08/26		75%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£3,000,000	All	N/A
	PF039	2Y Fixed	31/08/26		85%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£800,000	All	N/A
	PF040	2Y Fixed	31/08/26		90%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£600,000	All	N/A

Our remortgage products are also available for Product Transfers on maturity of an existing Skipton mortgage.

\*TSM (Transfer Subject to Mortgage) - when a property's owner adds or removes a person from the mortgage.

### Help to Buy - Purchase & Remortgage

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	HB595	2Y Fixed	5.83%	31/10/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
	HB596	2Y Fixed	5.93%	31/10/26		75%	Pur / Rem	No	£0	£0		2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
5	HB597	5Y Fixed	5.04%	31/10/29	RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I	N/A
	HB598	5Y Fixed	5.20%	31/10/29		75%	Pur / Rem	No	£0	£0		6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I	N/A

### HTB Fixed Retention Range (Existing customers only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	HB599	2Y Fixed	5.49%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	2.5/1.25%	Yes	£5,000	£1,000,000	C&I	N/A
5	HB600	5Y Fixed	4.94%	31/08/29	RMVR (6.79%)	60%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	6/6/5/4/1.75%	Yes	£5,000	£1,000,000	C&I	N/A

### HTB Tracker Retention Range (Existing customers only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor
2	HB594	2Y BRT (BoEBR + 0.74%)	2 years	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	75%	Pur / Rem	No	£0	£0	Product Transfers / Porting with Top Up / TSM with Top Up	No ERC	Yes	£5,000	£1,000,000	C&I	3%

### All Residential Fixed Retention - 4% Completion Fee (Existing Customers Only)

Product Code	Description	Rate	Until	Revert to	LTV	Available for	Free Legal?	Cashback following completion	Completion Fee	Available to*	ERCs	Additional Borrowing	Min Loan	Max Loan	Repayment Type	Product Floor	
2	PF037	2Y Fixed	3.20%	31/08/26	6.24% (RMVR minus 0.55%) until 5 years after original start date, then RMVR (6.79%)	60%	Product Transfers Only	No	£0	4%	Product Transfers Only	2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
	PF038	2Y Fixed	3.30%	31/08/26		75%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£3,000,000	C&I	N/A
	PF039	2Y Fixed	3.55%	31/08/26		85%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£800,000	C&I	N/A
	PF040	2Y Fixed	3.75%	31/08/26		90%	Product Transfers Only	No	£0	4%		2.5/1.25%	No	£5,000	£600,000	C&I	N/A

The percentage fee will be calculated on the account balance at the time of application. This will then be re-calculated prior to completion based on the new balance at the time.

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