Effective Date: 7 September 2026

Internal Remortgage Product Guide

- Reduced rate across the range
- Free AVM Valuation
- £650 cash back to contribute toward legal and other costs following completion
- Streamlined Underwriting
- Reduced legal work

Standard BTL product range

Product type	Initial term	Product Id	Maximum LTV	Pay rate	Product fee	Follow-on rate	Overpayment allowance in each 12-month period
Internal Remortgage	2-Year fixed	IR_ST_1_210826	75%	5.19%	2.50%	6.44% (BoE BR + 2.69%)	10%
	2-Year fixed	IR_ST_2_210826	75%	4.19%	4.50%		
	2-Year fixed	IR_ST_3_210826	75%	3.19%	6.50%		
	2-Year fixed	IR_ST_4_210826	80%	5.29%	2.50%		
	2-Year fixed	IR_ST_5_210826	80%	4.29%	4.50%		
	2-Year fixed	IR_ST_6_210826	80%	3.29%	6.50%		
	5-Year fixed	IR_ST_7_210826	75%	5.77%	3.00%		
	5-Year fixed	IR_ST_8_210826	75%	5.37%	5.00%		
	5-Year fixed	IR_ST_9_210826	75%	4.97%	7.00%		
	5-Year fixed	IR_ST_10_210826	80%	5.87%	3.00%		
	5-Year fixed	IR_ST_11_210826	80%	5.47%	5.00%		
	5-Year fixed	IR_ST_12_210826	80%	5.07%	7.00%		
Internal Remortgage	2-Year tracker	IR_ST_13_210826	75%	4.84% (BoE BR +1.09%)	3.00%	6.44% (BoE BR + 2.69%)	N/A
	2-Year tracker	IR_ST_14_210826	80%	4.94% (BoE BR +1.19%)			
	5-Year tracker	IR_ST_15_210826	75%	5.84% (BoE BR +2.09%)			
	5-Year tracker	IR_ST_16_210826	80%	5.94% (BoE BR +2.19%)			
	Variable	IR_ST_17_210826	75%	5.94% (BoE BR +2.19%)		N/A	
	Variable	IR_ST_18_210826	80%	6.04% (BoE BR +2.29%)			

Specialist BTL product range

Product type	Initial term	Product Id	Maximum LTV	Pay rate	Product fee	Follow-on rate	Overpayment allowance in each 12-month period
Internal Remortgage - HMO, MUFB, & Investor Led	2-Year fixed	IR_SP_1_210826	75%	5.29%	2.50%	6.44% (BoE BR +2.69%)	10%
	2-Year fixed	IR_SP_2_210826	75%	4.29%	4.50%		
	2-Year fixed	IR_SP_3_210826	75%	3.29%	6.50%		
Internal Remortgage - Holiday Let	2-Year fixed	IR_SP_4_210826	75%	5.29%	2.50%		
	2-Year fixed	IR_SP_5_210826	75%	4.29%	4.50%		
	2-Year fixed	IR_SP_6_210826	75%	3.29%	6.50%		
Internal Remortgage - Holiday Let	2-Year fixed	IR_SP_7_210826	80%	5.34%	2.50%		
	2-Year fixed	IR_SP_8_210826	80%	4.34%	4.50%		
	2-Year fixed	IR_SP_9_210826	80%	3.34%	6.50%		
Internal Remortgage - Semi-Commercial	2-Year fixed	IR_SP_27_210826	65%	5.50%	2.00%		
	2-Year fixed	IR_SP_28_210826	75%	5.60%	2.00%		
Internal Remortgage - HMO, MUFB, & Investor Led	5-Year fixed	IR_SP_10_210826	75%	5.87%	3.00%		
	5-Year fixed	IR_SP_11_210826	75%	5.47%	5.00%		
	5-Year fixed	IR_SP_12_210826	75%	5.07%	7.00%		
	5-Year fixed	IR_SP_13_210826	75%	5.87%	3.00%		

Internal Remortgage - Holiday Let	5-Year fixed	IR_SP_14_210826	75%	5.47%	5.00%		
	5-Year fixed	IR_SP_15_210826	75%	5.07%	7.00%		
Internal Remortgage - Holiday Let	5-Year fixed	IR_SP_16_210826	80%	5.92%	3.00%		
	5-Year fixed	IR_SP_17_210826	80%	5.52%	5.00%		
	5-Year fixed	IR_SP_18_210826	80%	5.12%	7.00%		
Internal Remortgage - Semi-Commercial	5-Year fixed	IR_SP_26_210826	65%	6.10%	2.00%		
	5-Year fixed	IR_SP_25_210826	75%	6.20%	2.00%		
Internal Remortgage - HMO, MUFB, Investor Led & Holiday Let	2-Year tracker	IR_SP_19_210826	75%	4.94% (BoE BR +1.19%)	3.00%	6.44% (BoE BR +2.69%)	N/A
	5-Year tracker	IR_SP_21_210826	75%	5.94% (BoE BR +2.19%)			
	Variable	IR_SP_23_210826	75%	6.04% (BoE BR +2.29%)		N/A	
Internal Remortgage - Holiday Let	2-Year tracker	IR_SP_20_210826	80%	5.04% (BoE BR +1.29%)		6.44% (BoE BR +2.69%)	
	5-Year tracker	IR_SP_22_210826	80%	6.04% (BoE BR +2.29%)			
	Variable	IR_SP_24_210826	80%	6.14% (BoE BR +2.39%)		N/A	

- £150 application fee is charged for assessing and processing your application even if your application is unsuccessful or you withdraw.
- If combined with a product expiry, no early repayment charges (ERCs) will be applied on the existing loan if the case completes up to 3 months prior to the product expiry.
- The stated reversionary rate as stated in the original mortgage offer will be applied on the day after the existing product expires.

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND / OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.