



# Digital Mortgages rate table

Rates effective from 9 January 2019

For mortgage intermediary use only

No product fee

## Digital Mortgages rate table - No product fee

# Purchase

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>60% LTV</b>						
DM01443	2Yr Fix 1.89% until 31/03/21. 60% Purchase. No Product Fee.	1.89	4.00	3.63	£0	Until 31/03/2021
DM01475	3Yr Fix 2.14% until 31/03/22. 60% Purchase. No Product Fee.	2.14	4.00	3.53	£0	Until 31/03/2022
DM01507	5Yr Fix 2.24% until 31/03/24. 60% Purchase. No Product Fee.	2.24	4.00	3.30	£0	Until 31/03/2024
<b>75% LTV</b>						
DM01446	2Yr Fix 1.94% until 31/03/21. 75% Purchase. No Product Fee.	1.94	4.00	3.64	£0	Until 31/03/2021
DM01478	3Yr Fix 2.14% until 31/03/22. 75% Purchase. No Product Fee.	2.14	4.00	3.53	£0	Until 31/03/2022
DM01510	5Yr Fix 2.24% until 31/03/24. 75% Purchase. No Product Fee.	2.24	4.00	3.30	£0	Until 31/03/2024
<b>80% LTV</b>						
DM01449	2Yr Fix 2.09% until 31/03/21. 80% Purchase. No Product Fee.	2.09	4.00	3.66	£0	Until 31/03/2021
DM01481	3Yr Fix 2.19% until 31/03/22. 80% Purchase. No Product Fee.	2.19	4.00	3.54	£0	Until 31/03/2022
DM01513	5Yr Fix 2.29% until 31/03/24. 80% Purchase. No Product Fee.	2.29	4.00	3.32	£0	Until 31/03/2024
<b>85% LTV</b>						
DM01452	2Yr Fix 2.09% until 31/03/21. 85% Purchase. No Product Fee.	2.09	4.00	3.66	£0	Until 31/03/2021
DM01484	3Yr Fix 2.19% until 31/03/22. 85% Purchase. No Product Fee.	2.19	4.00	3.54	£0	Until 31/03/2022
DM01516	5Yr Fix 2.29% until 31/03/24. 85% Purchase. No Product Fee.	2.29	4.00	3.32	£0	Until 31/03/2024

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## Digital Mortgages rate table - No product fee

# Purchase

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>90% LTV</b>						
DM01455	2Yr Fix 2.34% until 31/03/21. 90% Purchase. No Product Fee	2.34	4.00	3.71	£0	Until 31/03/2021
DM01487	3Yr Fix 2.39% until 31/03/22. 90% Purchase. No Product Fee.	2.39	4.00	3.59	£0	Until 31/03/2022
DM01519	5Yr Fix 2.44% until 31/03/24. 90% Purchase. No Product Fee.	2.44	4.00	3.38	£0	Until 31/03/2024
<b>95% LTV</b>						
DM01456	2Yr Fix 3.02% until 31/03/21. 95% Purchase. No Product Fee.	3.02	4.00	3.83	£0	Until 31/03/2021
DM01488	3Yr Fix 3.19% until 31/03/22. 95% Purchase. No Product Fee.	3.19	4.00	3.79	£0	Until 31/03/2022
DM01520	5Yr Fix 3.24% until 31/03/24. 95% Purchase. No Product Fee.	3.24	4.00	3.69	£0	Until 31/03/2024

Key: **Pink** = increase.  
**Blue** = decrease.

### Our early repayment charges (example)

2 year fixed rates	3% until 31/03/2020 then 2% until 31/03/2021
3 year fixed rates	3% until 31/03/2020, 3% until 31/03/2021 then 2% until 31/03/2022
5 year fixed rates	5% until 31/03/2020, 4% until 31/03/2021, 3% until 31/03/2022, 3% until 31/03/2023 then 2% until 31/03/2024

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## Digital Mortgages rate table - No product fee

# Remortgage

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>60% LTV</b>						
DM01459	2Yr Fix 1.94% until 31/03/21. 60% Remortgage. No Product Fee.	1.94	4.00	3.64	£0	Until 31/03/2021
DM01491	3Yr Fix 2.04% until 31/03/22. 60% Remortgage. No Product Fee.	2.04	4.00	3.50	£0	Until 31/03/2022
DM01523	5Yr Fix 2.19% until 31/03/24. 60% Remortgage. No Product Fee.	2.19	4.00	3.28	£0	Until 31/03/2024
<b>75% LTV</b>						
DM01462	2Yr Fix 1.94% until 31/03/21. 75% Remortgage. No Product Fee.	1.94	4.00	3.64	£0	Until 31/03/2021
DM01494	3Yr Fix 2.09% until 31/03/22. 75% Remortgage. No Product Fee.	2.09	4.00	3.51	£0	Until 31/03/2022
DM01526	5Yr Fix 2.19% until 31/03/24. 75% Remortgage. No Product Fee.	2.19	4.00	3.28	£0	Until 31/03/2024
<b>80% LTV</b>						
DM01465	2Yr Fix 2.04% until 31/03/21. 80% Remortgage. No Product Fee.	2.04	4.00	3.65	£0	Until 31/03/2021
DM01497	3Yr Fix 2.19% until 31/03/22. 80% Remortgage. No Product Fee.	2.19	4.00	3.54	£0	Until 31/03/2022
DM01529	5Yr Fix 2.29% until 31/03/24. 80% Remortgage. No Product Fee.	2.29	4.00	3.32	£0	Until 31/03/2024
<b>85% LTV</b>						
DM01468	2Yr Fix 2.09% until 31/03/21. 85% Remortgage. No Product Fee.	2.09	4.00	3.66	£0	Until 31/03/2021
DM01500	3Yr Fix 2.29% until 31/03/22. 85% Remortgage. No Product Fee.	2.29	4.00	3.56	£0	Until 31/03/2022
DM01532	5Yr Fix 2.29% until 31/03/24. 85% Remortgage. No Product Fee.	2.29	4.00	3.32	£0	Until 31/03/2024

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## Digital Mortgages rate table - No product fee

# Remortgage

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>90% LTV</b>						
DM01471	2Yr Fix 2.19% until 31/03/21. 90% Remortgage. No Product Fee.	2.19	4.00	3.68	£0	Until 31/03/2021
DM01503	3Yr Fix 2.29% until 31/03/22. 90% Remortgage. No Product Fee.	2.29	4.00	3.56	£0	Until 31/03/2022
DM01535	5Yr Fix 2.49% until 31/03/24. 90% Remortgage. No Product Fee.	2.49	4.00	3.40	£0	Until 31/03/2024
<b>95% LTV</b>						
DM01472	2Yr Fix 3.04% until 31/03/21. 95% Remortgage. No Product Fee.	3.04	4.00	3.83	£0	Until 31/03/2021
DM01504	3Yr Fix 3.19% until 31/03/22. 95% Remortgage. No Product Fee.	3.19	4.00	3.79	£0	Until 31/03/2022
DM01536	5Yr Fix 3.44% until 31/03/24. 95% Remortgage. No Product Fee.	3.44	4.00	3.77	£0	Until 31/03/2024

Key: **Pink** = increase.  
**Blue** = decrease.

### Our early repayment charges (example)

2 year fixed rates	3% until 31/03/2020 then 2% until 31/03/2021
3 year fixed rates	3% until 31/03/2020, 3% until 31/03/2021 then 2% until 31/03/2022
5 year fixed rates	5% until 31/03/2020, 4% until 31/03/2021, 3% until 31/03/2022, 3% until 31/03/2023 then 2% until 31/03/2024

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## Digital Mortgages rate table - No product fee

# First-time buyer

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>80% LTV</b>						
DM01537	2Yr Fix 2.29% until 31/03/21. 80% FTB. No Product Fee with cashback.	2.29	4.00	3.70	£0	Until 31/03/2021
DM01541	3Yr Fix 2.32% until 31/03/22. 80% FTB. No Product Fee with cashback.	2.32	4.00	3.57	£0	Until 31/03/2022
DM01545	5Yr Fix 2.49% until 31/03/24. 80% FTB. No Product Fee with cashback.	2.49	4.00	3.40	£0	Until 31/03/2024
<b>85% LTV</b>						
DM01538	2Yr Fix 2.29% until 31/03/21. 85% FTB. No Product Fee with cashback.	2.29	4.00	3.70	£0	Until 31/03/2021
DM01542	3Yr Fix 2.32% until 31/03/22. 85% FTB. No Product Fee with cashback.	2.32	4.00	3.57	£0	Until 31/03/2022
DM01546	5Yr Fix 2.49% until 31/03/24. 85% FTB. No Product Fee with cashback.	2.49	4.00	3.40	£0	Until 31/03/2024
<b>90% LTV</b>						
DM01539	2Yr Fix 2.39% until 31/03/21. 90% FTB. No Product Fee with cashback.	2.39	4.00	3.72	£0	Until 31/03/2021
DM01543	3Yr Fix 2.39% until 31/03/22. 90% FTB. No Product Fee with cashback.	2.39	4.00	3.59	£0	Until 31/03/2022
DM01547	5Yr Fix 2.49% until 31/03/24. 90% FTB. No Product Fee with cashback.	2.49	4.00	3.40	£0	Until 31/03/2024

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## Digital Mortgages rate table - No product fee

# First-time buyer

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>95% LTV</b>						
DM01540	2Yr Fix 3.14% until 31/03/21. 95% FTB. No Product Fee with cashback.	3.14	4.00	3.85	£0	Until 31/03/2021
DM01544	3Yr Fix 3.30% until 31/03/22. 95% FTB. No Product Fee with cashback.	3.30	4.00	3.82	£0	Until 31/03/2022
DM01548	5Yr Fix 3.45% until 31/03/24. 95% FTB. No Product Fee with cashback.	3.45	4.00	3.78	£0	Until 31/03/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/03/2020 then 2% until 31/03/2021
3 year fixed rates	3% until 31/03/2020, 3% until 31/03/2021 then 2% until 31/03/2022
5 year fixed rates	5% until 31/03/2020, 4% until 31/03/2021, 3% until 31/03/2022, 3% until 31/03/2023 then 2% until 31/03/2024

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Loan size  
£350k and under

## Digital Mortgages rate table - loan size £350k and under

# Purchase

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>60% LTV</b>						
DM01441	2Yr Fix 1.49% until 31/03/21. 60% Purchase. Up to £350k.	1.49	4.00	3.56	£900	Until 31/03/2021
DM01473	3Yr Fix 1.79% until 31/03/22. 60% Purchase. Up to £350k.	1.79	4.00	3.44	£900	Until 31/03/2022
DM01505	5Yr Fix 1.99% until 31/03/24. 60% Purchase. Up to £350k.	1.99	4.00	3.21	£900	Until 31/03/2024
<b>75% LTV</b>						
DM01444	2Yr Fix 1.49% until 31/03/21. 75% Purchase. Up to £350k.	1.49	4.00	3.56	£900	Until 31/03/2021
DM01476	3Yr Fix 1.79% until 31/03/22. 75% Purchase. Up to £350k.	1.79	4.00	3.44	£900	Until 31/03/2022
DM01508	5Yr Fix 1.99% until 31/03/24. 75% Purchase. Up to £350k.	1.99	4.00	3.21	£900	Until 31/03/2024
<b>80% LTV</b>						
DM01447	2Yr Fix 1.64% until 31/03/21. 80% Purchase. Up to £350k.	1.64	4.00	3.59	£900	Until 31/03/2021
DM01479	3Yr Fix 1.89% until 31/03/22. 80% Purchase. Up to £350k.	1.89	4.00	3.46	£900	Until 31/03/2022
DM01511	5Yr Fix 2.09% until 31/03/24. 80% Purchase. Up to £350k.	2.09	4.00	3.24	£900	Until 31/03/2024
<b>85% LTV</b>						
DM01450	2Yr Fix 1.74% until 31/03/21. 85% Purchase. Up to £350k.	1.74	4.00	3.60	£900	Until 31/03/2021
DM01482	3Yr Fix 1.94% until 31/03/22. 85% Purchase. Up to £350k.	1.94	4.00	3.48	£900	Until 31/03/2022
DM01514	5Yr Fix 2.14% until 31/03/24. 85% Purchase. Up to £350k.	2.14	4.00	3.26	£900	Until 31/03/2024

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## Digital Mortgages rate table - loan size £350k and under

# Purchase

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>90% LTV</b>						
DM01453	2Yr Fix 1.89% until 31/03/21. 90% Purchase. Up to £350k.	1.89	4.00	3.63	£900	Until 31/03/2021
DM01485	3Yr Fix 2.14% until 31/03/22. 90% Purchase. Up to £350k.	2.14	4.00	3.53	£900	Until 31/03/2022
DM01517	5Yr Fix 2.34% until 31/03/24. 90% Purchase. Up to £350k.	2.34	4.00	3.34	£900	Until 31/03/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/03/2020 then 2% until 31/03/2021
3 year fixed rates	3% until 31/03/2020, 3% until 31/03/2021 then 2% until 31/03/2022
5 year fixed rates	5% until 31/03/2020, 4% until 31/03/2021, 3% until 31/03/2022, 3% until 31/03/2023 then 2% until 31/03/2024

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## Digital Mortgages rate table - loan size £350k and under

# Remortgage

Product code Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>60% LTV</b>						
DM01457	2Yr Fix 1.59% until 31/03/21. 60% Remortgage. Up to £350k.	1.59	4.00	3.58	£1500	Until 31/03/2021
<b>DM01489</b>	3Yr Fix 1.69% until 31/03/22. 60% Remortgage. Up to £350k.	1.69	4.00	3.41	£1500	Until 31/03/2022
DM01521	5Yr Fix 1.99% until 31/03/24. 60% Remortgage. Up to £350k.	1.99	4.00	3.21	£1500	Until 31/03/2024
<b>75% LTV</b>						
DM01460	2Yr Fix 1.74% until 31/03/21. 75% Remortgage. Up to £350k.	1.74	4.00	3.60	£1500	Until 31/03/2021
DM01492	3Yr Fix 1.74% until 31/03/22. 75% Remortgage. Up to £350k.	1.74	4.00	3.43	£1500	Until 31/03/2022
DM01524	5Yr Fix 1.99% until 31/03/24. 75% Remortgage. Up to £350k.	1.99	4.00	3.21	£1500	Until 31/03/2024
<b>80% LTV</b>						
DM01463	2Yr Fix 1.79% until 31/03/21. 80% Remortgage. Up to £350k.	1.79	4.00	3.61	£1500	Until 31/03/2021
DM01495	3Yr Fix 1.99% until 31/03/22. 80% Remortgage. Up to £350k.	1.99	4.00	3.49	£1500	Until 31/03/2022
DM01527	5Yr Fix 2.14% until 31/03/24. 80% Remortgage. Up to £350k.	2.14	4.00	3.26	£1500	Until 31/03/2024
<b>85% LTV</b>						
DM01466	2Yr Fix 1.79% until 31/03/21. 85% Remortgage. Up to £350k.	1.79	4.00	3.61	£1500	Until 31/03/2021
DM01498	3Yr Fix 1.99% until 31/03/22. 85% Remortgage. Up to £350k.	1.99	4.00	3.49	£1500	Until 31/03/2022
DM01530	5Yr Fix 2.24% until 31/03/24. 85% Remortgage. Up to £350k.	2.24	4.00	3.30	£1500	Until 31/03/2024

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## Digital Mortgages rate table - loan size £350k and under

# Remortgage

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>90% LTV</b>						
DM01469	2Yr Fix 1.94% until 31/03/21. 90% Remortgage. Up to £350k.	1.94	4.00	3.64	£1500	Until 31/03/2021
DM01501	3Yr Fix 2.14% until 31/03/22. 90% Remortgage. Up to £350k.	2.14	4.00	3.53	£1500	Until 31/03/2022
DM01533	5Yr Fix 2.44% until 31/03/24. 90% Remortgage. Up to £350k.	2.44	4.00	3.38	£1500	Until 31/03/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/03/2020 then 2% until 31/03/2021
3 year fixed rates	3% until 31/03/2020, 3% until 31/03/2021 then 2% until 31/03/2022
5 year fixed rates	5% until 31/03/2020, 4% until 31/03/2021, 3% until 31/03/2022, 3% until 31/03/2023 then 2% until 31/03/2024

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Loan size  
over £350k

## Digital Mortgages rate table - loan size over £350k

# Purchase

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>60% LTV</b>						
DM01442	2Yr Fix 1.44% until 31/03/21. 60% Purchase. Over £350k.	1.44	4.00	3.55	£1200	Until 31/03/2021
DM01474	3Yr Fix 1.74% until 31/03/22. 60% Purchase. Over £350k.	1.74	4.00	3.43	£1200	Until 31/03/2022
DM01506	5Yr Fix 1.94% until 31/03/24. 60% Purchase. Over £350k.	1.94	4.00	3.19	£1200	Until 31/03/2024
<b>75% LTV</b>						
DM01445	2Yr Fix 1.44% until 31/03/21. 75% Purchase. Over £350k.	1.44	4.00	3.55	£1200	Until 31/03/2021
DM01477	3Yr Fix 1.74% until 31/03/22. 75% Purchase. Over £350k.	1.74	4.00	3.43	£1200	Until 31/03/2022
DM01509	5Yr Fix 1.94% until 31/03/24. 75% Purchase. Over £350k.	1.94	4.00	3.19	£1200	Until 31/03/2024
<b>80% LTV</b>						
DM01448	2Yr Fix 1.56% until 31/03/21. 80% Purchase. Over £350k.	1.56	4.00	3.57	£1200	Until 31/03/2021
DM01480	3Yr Fix 1.84% until 31/03/22. 80% Purchase. Over £350k.	1.84	4.00	3.45	£1200	Until 31/03/2022
DM01512	5Yr Fix 2.04% until 31/03/24. 80% Purchase. Over £350k.	2.04	4.00	3.23	£1200	Until 31/03/2024
<b>85% LTV</b>						
DM01451	2Yr Fix 1.69% until 31/03/21. 85% Purchase. Over £350k.	1.69	4.00	3.59	£1200	Until 31/03/2021
DM01483	3Yr Fix 1.89% until 31/03/22. 85% Purchase. Over £350k.	1.89	4.00	3.46	£1200	Until 31/03/2022
DM01515	5Yr Fix 2.09% until 31/03/24. 85% Purchase. Over £350k.	2.09	4.00	3.24	£1200	Until 31/03/2024

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## Digital Mortgages rate table - loan size over £350k

# Purchase

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>90% LTV</b>						
DM01454	2Yr Fix 1.79% until 31/03/21. 90% Purchase. Over £350k.	1.79	4.00	3.61	£1200	Until 31/03/2021
DM01486	3Yr Fix 2.09% until 31/03/22. 90% Purchase. Over £350k.	2.09	4.00	3.51	£1200	Until 31/03/2022
DM01518	5Yr Fix 2.24% until 31/03/24. 90% Purchase. Over £350k.	2.24	4.00	3.30	£1200	Until 31/03/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/03/2020 then 2% until 31/03/2021
3 year fixed rates	3% until 31/03/2020, 3% until 31/03/2021 then 2% until 31/03/2022
5 year fixed rates	5% until 31/03/2020, 4% until 31/03/2021, 3% until 31/03/2022, 3% until 31/03/2023 then 2% until 31/03/2024

### For mortgage intermediary use only

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## Digital Mortgages rate table - loan size over £350k

# Remortgage

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<b>60% LTV</b>						
DM01458	2Yr Fix 1.49% until 31/03/21. 60% Remortgage. Over £350k.	1.49	4.00	3.56	£1800	Until 31/03/2021
DM01490	3Yr Fix 1.64% until 31/03/22. 60% Remortgage. Over £350k.	1.64	4.00	3.40	£1800	Until 31/03/2022
DM01522	5Yr Fix 1.89% until 31/03/24. 60% Remortgage. Over £350k.	1.89	4.00	3.17	£1800	Until 31/03/2024
<b>75% LTV</b>						
DM01549	2Yr Fix 1.64% until 31/03/21. 75% Remortgage. Over £350k.	1.64	4.00	3.59	£1800	Until 31/03/2021
DM01493	3Yr Fix 1.74% until 31/03/22. 75% Remortgage. Over £350k.	1.74	4.00	3.43	£1800	Until 31/03/2022
DM01550	5Yr Fix 1.94% until 31/03/24. 75% Remortgage. Over £350k.	1.94	4.00	3.19	£1800	Until 31/03/2024
<b>80% LTV</b>						
DM01464	2Yr Fix 1.69% until 31/03/21. 80% Remortgage. Over £350k.	1.69	4.00	3.59	£1800	Until 31/03/2021
DM01496	3Yr Fix 1.89% until 31/03/22. 80% Remortgage. Over £350k.	1.89	4.00	3.46	£1800	Until 31/03/2022
DM01528	5Yr Fix 2.09% until 31/03/24. 80% Remortgage. Over £350k.	2.09	4.00	3.24	£1800	Until 31/03/2024
<b>85% LTV</b>						
DM01467	2Yr Fix 1.69% until 31/03/21. 85% Remortgage. Over £350k.	1.69	4.00	3.59	£1800	Until 31/03/2021
DM01499	3Yr Fix 1.89% until 31/03/22. 85% Remortgage. Over £350k.	1.89	4.00	3.46	£1800	Until 31/03/2022
DM01531	5Yr Fix 2.14% until 31/03/24. 85% Remortgage. Over £350k.	2.14	4.00	3.26	£1800	Until 31/03/2024

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## Digital Mortgages rate table - loan size over £350k

# Remortgage

Product code	Product name	Initial rate (%)	SVR (%)	APRC (%)	Product Fee (up front or add to loan)	Early repayment charge
<b>90% LTV</b>						
DM01470	2Yr Fix 1.84% until 31/03/21. 90% Remortgage. Over £350k.	1.84	4.00	3.62	£1800	Until 31/03/2021
DM01502	3Yr Fix 2.04% until 31/03/22. 90% Remortgage. Over £350k.	2.04	4.00	3.50	£1800	Until 31/03/2022
DM01534	5Yr Fix 2.39% until 31/03/24. 90% Remortgage. Over £350k.	2.39	4.00	3.36	£1800	Until 31/03/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/03/2020 then 2% until 31/03/2021
3 year fixed rates	3% until 31/03/2020, 3% until 31/03/2021 then 2% until 31/03/2022
5 year fixed rates	5% until 31/03/2020, 4% until 31/03/2021, 3% until 31/03/2022, 3% until 31/03/2023 then 2% until 31/03/2024

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