



Digital Mortgages rate table

Rates effective from 12th March 2021

For mortgage intermediary use only



New Purchase

Blue indicates rate decrease from previous range, or new addition.

Pink indicates rate increase from previous range.

Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
2 years. ERC until 31/05/2023	New Purchase	02661	0	60	£25,000	£2,000,000	3.09	£0		3.50
		02662	60	75	£25,000	£2,000,000	3.09	£0		
		02663	75	80	£25,000	£1,000,000	3.09	£0		
		02665	80	85	£350,000	£750,000	2.94	£1,500	£500 cashback, free basic valuation.	
		02664	80	85	£25,000	£350,000	2.99	£900	£500 cashback, free basic valuation.	
		02666	80	85	£25,000	£750,000	3.29	£0	£500 cashback, free basic valuation.	
		02699	85	90	£350,000	£500,000	3.09	£1,500	£500 cashback, free basic valuation.	
		02702	85	90	£350,000	£500,000	2.99	£1,500	Free basic valuation.	
		02700	85	90	£145,000	£350,000	3.14	£900	£500 cashback, free basic valuation.	
		02703	85	90	£145,000	£350,000	3.04	£900	Free basic valuation.	
		02701	85	90	£145,000	£500,000	3.39	£0	£500 cashback, free basic valuation.	
02704	85	90	£145,000	£500,000	3.29	£0	Free basic valuation.			
5 years. ERC until 31/05/2026	New Purchase	02680	0	60	£25,000	£2,000,000	3.09	£0		3.50
		02681	60	75	£25,000	£2,000,000	3.09	£0		
		02682	75	80	£25,000	£1,000,000	3.09	£0		
		02684	80	85	£350,000	£750,000	2.99	£1,500	£500 cashback, free basic valuation.	
		02683	80	85	£25,000	£350,000	3.04	£900	£500 cashback, free basic valuation.	
		02685	80	85	£25,000	£750,000	3.29	£0	£500 cashback, free basic valuation.	
		02705	85	90	£350,000	£500,000	3.34	£1,500	£500 cashback, free basic valuation.	
		02708	85	90	£350,000	£500,000	3.29	£1,500	Free basic valuation.	
		02706	85	90	£145,000	£350,000	3.39	£900	£500 cashback, free basic valuation.	
		02709	85	90	£145,000	£350,000	3.34	£900	Free basic valuation.	
		02707	85	90	£145,000	£500,000	3.49	£0	£500 cashback, free basic valuation.	
02710	85	90	£145,000	£500,000	3.44	£0	Free basic valuation.			

Our early repayment charges (example)

2 year fixed rates 3% until 31/05/2022 then 2% until 31/05/2023

5 year fixed rates 5% until 31/05/2022, 4% until 31/05/2023, 3% until 31/05/2024, 3% until 31/05/2025 then 2% until 31/05/2026

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"Atom bank", "Atom" and "Digital Mortgages by Atom bank" are trading names of Atom bank plc, a company registered in England and Wales with company number 08632552 whose registered office is at Rivergreen Centre, Aykley Heads, Durham, DH1 5TS. Atom bank plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA. Our financial services registration number is 661960.



Remortgage

Blue indicates rate decrease from previous range, or new addition.

Pink indicates rate increase from previous range.

Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
2 years. ERC until 31/05/2023	Remortgage	02674	0	85	£350,000	£750,000	2.59	£1,500	Free basic valuation, free legals.	3.50
		02673	0	85	£25,000	£350,000	2.64	£900	Free basic valuation, free legals.	
		02675	0	85	£25,000	£750,000	2.99	£0	Free basic valuation, free legals.	
		02711	85	90	£350,000	£500,000	3.09	£1,500	£500 cashback, free basic valuation, free legals.	
		02714	85	90	£350,000	£500,000	2.99	£1,500	Free basic valuation, free legals.	
		02712	85	90	£145,000	£350,000	3.14	£900	£500 cashback, free basic valuation, free legals.	
		02715	85	90	£145,000	£350,000	3.04	£900	Free basic valuation, free legals.	
		02713	85	90	£145,000	£500,000	3.39	£0	£500 cashback, free basic valuation, free legals.	
02716	85	90	£145,000	£500,000	3.29	£0	Free basic valuation, free legals.			
5 years. ERC until 31/05/2026	Remortgage	02693	0	85	£350,000	£750,000	2.79	£1,500	Free basic valuation, free legals.	3.50
		02692	0	85	£25,000	£350,000	2.84	£900	Free basic valuation, free legals.	
		02694	0	85	£25,000	£750,000	3.04	£0	Free basic valuation, free legals.	
		02717	85	90	£350,000	£500,000	3.34	£1,500	£500 cashback, free basic valuation, free legals.	
		02720	85	90	£350,000	£500,000	3.29	£1,500	Free basic valuation, free legals.	
		02718	85	90	£145,000	£350,000	3.39	£900	£500 cashback, free basic valuation, free legals.	
		02721	85	90	£145,000	£350,000	3.34	£900	Free basic valuation, free legals.	
		02719	85	90	£145,000	£500,000	3.49	£0	£500 cashback, free basic valuation, free legals.	
02722	85	90	£145,000	£500,000	3.44	£0	Free basic valuation, free legals.			

Our early repayment charges (example)

2 year fixed rates 3% until 31/05/2022 then 2% until 31/05/2023

5 year fixed rates 5% until 31/05/2022, 4% until 31/05/2023, 3% until 31/05/2024, 3% until 31/05/2025 then 2% until 31/05/2026

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Product Transfer

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Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
2 years. ERC until 31/05/2023	Product Transfer	02670	0	60	£25,000	£2,000,000	2.29	£0	Existing customers only. Free basic valuation, free legals.	3.50
		02671	60	75	£25,000	£2,000,000	2.59	£0	Existing customers only. Free basic valuation, free legals.	
		02672	75	80	£25,000	£1,000,000	2.79	£0	Existing customers only. Free basic valuation, free legals.	
		02675*	0	85	£25,000	£750,000	2.99	£0	Free basic valuation, free legals.	
		02713*	85	90	£145,000	£500,000	3.39	£0	£500 cashback, free basic valuation, free legals.	
		02716*	85	90	£145,000	£500,000	3.29	£0	Free basic valuation, free legals.	
		02679	90	95	£25,000	£750,000	3.44	£0	Existing customers only. Free basic valuation, free legals.	
5 years. ERC until 31/05/2026	Product Transfer	02689	0	60	£25,000	£2,000,000	2.33	£0	Existing customers only. Free basic valuation, free legals.	3.50
		02690	60	75	£25,000	£2,000,000	2.59	£0	Existing customers only. Free basic valuation, free legals.	
		02691	75	80	£25,000	£1,000,000	2.79	£0	Existing customers only. Free basic valuation, free legals.	
		02694*	0	85	£25,000	£750,000	3.04	£0	Free basic valuation, free legals.	
		02719*	85	90	£145,000	£500,000	3.49	£0	£500 cashback, free basic valuation, free legals.	
		02722*	85	90	£145,000	£500,000	3.44	£0	Free basic valuation, free legals.	
		02698	90	95	£25,000	£750,000	3.49	£0	Existing customers only. Free basic valuation, free legals.	

* These products are available both to new customers as remortgage products and existing customers as product transfers.

Our early repayment charges (example)

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