



# Digital Mortgages rate table

Rates effective from 13 September 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
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<b>60% LTV</b>						
DM02045	2Yr Fix 2.14% until 31/10/21. 60% Purchase No Product Fee.	2.14	4.00	3.73	£0	Until 31/10/2021
DM02055	3Yr Fix 2.14% until 31/10/22. 60% Purchase No Product Fee.	2.14	4.00	3.58	£0	Until 31/10/2022
DM02001	5Yr Fix 2.29% until 31/10/24. 60% Purchase No Product Fee.	2.29	4.00	3.37	£0	Until 31/10/2024
<b>75% LTV</b>						
DM01940	2Yr Fix 2.14% until 31/10/21. 75% Purchase No Product Fee.	2.14	4.00	3.73	£0	Until 31/10/2021
DM01972	3Yr Fix 2.14% until 31/10/22. 75% Purchase No Product Fee.	2.14	4.00	3.58	£0	Until 31/10/2022
DM02004	5Yr Fix 2.29% until 31/10/24. 75% Purchase No Product Fee.	2.29	4.00	3.37	£0	Until 31/10/2024
<b>80% LTV</b>						
DM01943	2Yr Fix 2.14% until 31/10/21. 80% Purchase No Product Fee.	2.14	4.00	3.73	£0	Until 31/10/2021
DM01975	3Yr Fix 2.19% until 31/10/22. 80% Purchase No Product Fee.	2.19	4.00	3.60	£0	Until 31/10/2022
DM02007	5Yr Fix 2.34% until 31/10/24. 80% Purchase No Product Fee.	2.34	4.00	3.39	£0	Until 31/10/2024
<b>85% LTV</b>						
DM01946	2Yr Fix 2.29% until 31/10/21. 85% Purchase No Product Fee.	2.29	4.00	3.76	£0	Until 31/10/2021
DM01978	3Yr Fix 2.29% until 31/10/22. 85% Purchase No Product Fee.	2.29	4.00	3.62	£0	Until 31/10/2022
DM02064	5Yr Fix 2.34% until 31/10/24. 85% Purchase No Product Fee.	2.34	4.00	3.39	£0	Until 31/10/2024

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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>						
DM02046	2Yr Fix 2.29% until 31/10/21. 90% Purchase No Product Fee.	2.29	4.00	3.76	£0	Until 31/10/2021
DM01981	3Yr Fix 2.44% until 31/10/22. 90% Purchase No Product Fee.	2.44	4.00	3.66	£0	Until 31/10/2022
DM02013	5Yr Fix 2.39% until 31/10/24. 90% Purchase No Product Fee.	2.39	4.00	3.41	£0	Until 31/10/2024
<b>95% LTV</b>						
DM01950	2Yr Fix 2.79% until 31/10/21. 95% Purchase No Product Fee.	2.79	4.00	3.85	£0	Until 31/10/2021
DM02056	3Yr Fix 2.99% until 31/10/22. 95% Purchase No Product Fee.	2.99	4.00	3.80	£0	Until 31/10/2022
DM02014	5Yr Fix 2.99% until 31/10/24. 95% Purchase No Product Fee.	2.99	4.00	3.66	£0	Until 31/10/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/10/2020 then 2% until 31/10/2021
3 year fixed rates	3% until 31/10/2020, 3% until 31/10/2021 then 2% until 31/10/2022
5 year fixed rates	5% until 31/10/2020, 4% until 31/10/2021, 3% until 31/10/2022, 3% until 31/10/2023 then 2% until 31/10/2024

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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
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<b>60% LTV</b>						
DM02049	2Yr Fix 2.14% until 31/10/21. 60% Remortgage No Product Fee.	2.14	4.00	3.73	£0	Until 31/10/2021
DM02059	3Yr Fix 2.14% until 31/10/22. 60% Remortgage No Product Fee.	2.14	4.00	3.58	£0	Until 31/10/2022
DM02017	5Yr Fix 2.24% until 31/10/24. 60% Remortgage No Product Fee.	2.24	4.00	3.35	£0	Until 31/10/2024
<b>75% LTV</b>						
DM01956	2Yr Fix 2.14% until 31/10/21. 75% Remortgage No Product Fee.	2.14	4.00	3.73	£0	Until 31/10/2021
DM01988	3Yr Fix 2.14% until 31/10/22. 75% Remortgage No Product Fee.	2.14	4.00	3.58	£0	Until 31/10/2022
DM02020	5Yr Fix 2.24% until 31/10/24. 75% Remortgage No Product Fee.	2.24	4.00	3.35	£0	Until 31/10/2024
<b>80% LTV</b>						
DM02050	2Yr Fix 2.14% until 31/10/21. 80% Remortgage No Product Fee.	2.14	4.00	3.73	£0	Until 31/10/2021
DM01991	3Yr Fix 2.24% until 31/10/22. 80% Remortgage No Product Fee.	2.24	4.00	3.61	£0	Until 31/10/2022
DM02023	5Yr Fix 2.24% until 31/10/24. 80% Remortgage No Product Fee.	2.24	4.00	3.35	£0	Until 31/10/2024
<b>85% LTV</b>						
DM01962	2Yr Fix 2.19% until 31/10/21. 85% Remortgage No Product Fee.	2.19	4.00	3.74	£0	Until 31/10/2021
DM01994	3Yr Fix 2.34% until 31/10/22. 85% Remortgage No Product Fee.	2.34	4.00	3.63	£0	Until 31/10/2022
DM02026	5Yr Fix 2.34% until 31/10/24. 85% Remortgage No Product Fee.	2.34	4.00	3.39	£0	Until 31/10/2024

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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>						
DM02051	2Yr Fix 2.29% until 31/10/21. 90% Remortgage No Product Fee.	2.29	4.00	3.76	£0	Until 31/10/2021
DM02060	3Yr Fix 2.34% until 31/10/22. 90% Remortgage No Product Fee.	2.34	4.00	3.63	£0	Until 31/10/2022
DM02067	5Yr Fix 2.34% until 31/10/24. 90% Remortgage No Product Fee.	2.34	4.00	3.39	£0	Until 31/10/2024
<b>95% LTV</b>						
DM02052	2Yr Fix 2.84% until 31/10/21. 95% Remortgage No Product Fee.	2.84	4.00	3.86	£0	Until 31/10/2021
DM02061	3Yr Fix 2.87% until 31/10/22. 95% Remortgage No Product Fee.	2.87	4.00	3.77	£0	Until 31/10/2022
DM02068	5Yr Fix 2.89% until 31/10/24. 95% Remortgage No Product Fee.	2.89	4.00	3.61	£0	Until 31/10/2024

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

### Our early repayment charges (example)

2 year fixed rates	3% until 31/10/2020 then 2% until 31/10/2021
3 year fixed rates	3% until 31/10/2020, 3% until 31/10/2021 then 2% until 31/10/2022
5 year fixed rates	5% until 31/10/2020, 4% until 31/10/2021, 3% until 31/10/2022, 3% until 31/10/2023 then 2% until 31/10/2024

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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>						
DM02069	2Yr Fix 2.14% until 31/10/21. 80% FTB No Product Fee with cashback.	2.14	4.00	3.73	£0	Until 31/10/2021
DM02073	3Yr Fix 2.29% until 31/10/22. 80% FTB No Product Fee with cashback.	2.29	4.00	3.62	£0	Until 31/10/2022
DM02039	5Yr Fix 2.34% until 31/10/24. 80% FTB No Product Fee with cashback.	2.34	4.00	3.39	£0	Until 31/10/2024
<b>85% LTV</b>						
DM02070	2Yr Fix 2.19% until 31/10/21. 85% FTB No Product Fee with cashback.	2.19	4.00	3.74	£0	Until 31/10/2021
DM02074	3Yr Fix 2.29% until 31/10/22. 85% FTB No Product Fee with cashback.	2.29	4.00	3.62	£0	Until 31/10/2022
DM02075	5Yr Fix 2.34% until 31/10/24. 85% FTB No Product Fee with cashback.	2.34	4.00	3.39	£0	Until 31/10/2024
<b>90% LTV</b>						
DM02071	2Yr Fix 2.29% until 31/10/21. 90% FTB No Product Fee with cashback.	2.29	4.00	3.76	£0	Until 31/10/2021
DM02037	3Yr Fix 2.44% until 31/10/22. 90% FTB No Product Fee with cashback.	2.44	4.00	3.66	£0	Until 31/10/2022
DM02041	5Yr Fix 2.39% until 31/10/24. 90% FTB No Product Fee with cashback.	2.39	4.00	3.41	£0	Until 31/10/2024

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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
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<b>95% LTV</b>						
DM02072	2Yr Fix 2.94% until 31/10/21. 95% FTB No Product Fee with cashback.	2.94	4.00	3.88	£0	Until 31/10/2021
DM02038	3Yr Fix 3.14% until 31/10/22. 95% FTB No Product Fee with cashback.	3.14	4.00	3.84	£0	Until 31/10/2022
DM02042	5Yr Fix 3.14% until 31/10/24. 95% FTB No Product Fee with cashback.	3.14	4.00	3.72	£0	Until 31/10/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/10/2020 then 2% until 31/10/2021
3 year fixed rates	3% until 31/10/2020, 3% until 31/10/2021 then 2% until 31/10/2022
5 year fixed rates	5% until 31/10/2020, 4% until 31/10/2021, 3% until 31/10/2022, 3% until 31/10/2023 then 2% until 31/10/2024

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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>						
DM02043	2Yr Fix 1.79% until 31/10/21. 60% Purchase up to £350k.	1.79	4.00	3.71	£900	Until 31/10/2021
DM02053	3Yr Fix 1.84% until 31/10/22. 60% Purchase up to £350k.	1.84	4.00	3.55	£900	Until 31/10/2022
DM02062	5Yr Fix 1.99% until 31/10/24. 60% Purchase up to £350k.	1.99	4.00	3.29	£900	Until 31/10/2024
<b>75% LTV</b>						
DM01938	2Yr Fix 1.79% until 31/10/21. 75% Purchase up to £350k.	1.79	4.00	3.71	£900	Until 31/10/2021
DM01970	3Yr Fix 1.84% until 31/10/22. 75% Purchase up to £350k.	1.84	4.00	3.55	£900	Until 31/10/2022
DM02002	5Yr Fix 1.99% until 31/10/24. 75% Purchase up to £350k.	1.99	4.00	3.29	£900	Until 31/10/2024
<b>80% LTV</b>						
DM01941	2Yr Fix 1.84% until 31/10/21. 80% Purchase up to £350k.	1.84	4.00	3.72	£900	Until 31/10/2021
DM01973	3Yr Fix 1.87% until 31/10/22. 80% Purchase up to £350k.	1.87	4.00	3.56	£900	Until 31/10/2022
DM02005	5Yr Fix 2.19% until 31/10/24. 80% Purchase up to £350k.	2.19	4.00	3.37	£900	Until 31/10/2024
<b>85% LTV</b>						
DM01944	2Yr Fix 1.89% until 31/10/21. 85% Purchase up to £350k.	1.89	4.00	3.73	£900	Until 31/10/2021
DM01976	3Yr Fix 1.94% until 31/10/22. 85% Purchase up to £350k.	1.94	4.00	3.57	£900	Until 31/10/2022
DM02008	5Yr Fix 2.19% until 31/10/24. 85% Purchase up to £350k.	2.19	4.00	3.37	£900	Until 31/10/2024

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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
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<b>90% LTV</b>						
DM01947	2Yr Fix 2.04% until 31/10/21. 90% Purchase up to £350k.	2.04	4.00	3.76	£900	Until 31/10/2021
DM01979	3Yr Fix 2.14% until 31/10/22. 90% Purchase up to £350k.	2.14	4.00	3.63	£900	Until 31/10/2022
DM02011	5Yr Fix 2.34% until 31/10/24. 90% Purchase up to £350k.	2.34	4.00	3.43	£900	Until 31/10/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/10/2020 then 2% until 31/10/2021
3 year fixed rates	3% until 31/10/2020, 3% until 31/10/2021 then 2% until 31/10/2022
5 year fixed rates	5% until 31/10/2020, 4% until 31/10/2021, 3% until 31/10/2022, 3% until 31/10/2023 then 2% until 31/10/2024

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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>60% LTV</b>						
DM02047	2Yr Fix 1.79% until 31/10/21. 60% Remortgage up to £350k.	1.79	4.00	3.74	£1,500	Until 31/10/2021
DM02057	3Yr Fix 1.79% until 31/10/22. 60% Remortgage up to £350k.	1.79	4.00	3.56	£1,500	Until 31/10/2022
DM02065	5Yr Fix 1.99% until 31/10/24. 60% Remortgage up to £350k.	1.99	4.00	3.32	£1,500	Until 31/10/2024
<b>75% LTV</b>						
DM01954	2Yr Fix 1.79% until 31/10/21. 75% Remortgage up to £350k.	1.79	4.00	3.74	£1,500	Until 31/10/2021
DM01986	3Yr Fix 1.79% until 31/10/22. 75% Remortgage up to £350k.	1.79	4.00	3.56	£1,500	Until 31/10/2022
DM02018	5Yr Fix 1.99% until 31/10/24. 75% Remortgage up to £350k.	1.99	4.00	3.32	£1,500	Until 31/10/2024
<b>80% LTV</b>						
DM01957	2Yr Fix 1.84% until 31/10/21. 80% Remortgage up to £350k.	1.84	4.00	3.75	£1,500	Until 31/10/2021
DM01989	3Yr Fix 1.94% until 31/10/22. 80% Remortgage up to £350k.	1.94	4.00	3.60	£1,500	Until 31/10/2022
DM02021	5Yr Fix 2.14% until 31/10/24. 80% Remortgage up to £350k.	2.14	4.00	3.38	£1,500	Until 31/10/2024
<b>85% LTV</b>						
DM01960	2Yr Fix 1.84% until 31/10/21. 85% Remortgage up to £350k.	1.84	4.00	3.75	£1,500	Until 31/10/2021
DM01992	3Yr Fix 1.94% until 31/10/22. 85% Remortgage up to £350k.	1.94	4.00	3.60	£1,500	Until 31/10/2022
DM02024	5Yr Fix 2.24% until 31/10/24. 85% Remortgage up to £350k.	2.24	4.00	3.42	£1,500	Until 31/10/2024

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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>						
DM01963	2Yr Fix 2.04% until 31/10/21. 90% Remortgage up to £350k.	2.04	4.00	3.79	£1,500	Until 31/10/2021
DM01995	3Yr Fix 2.14% until 31/10/22. 90% Remortgage up to £350k.	2.14	4.00	3.65	£1,500	Until 31/10/2022
DM02027	5Yr Fix 2.34% until 31/10/24. 90% Remortgage up to £350k.	2.34	4.00	3.46	£1,500	Until 31/10/2024

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

### Our early repayment charges (example)

2 year fixed rates	3% until 31/10/2020 then 2% until 31/10/2021
3 year fixed rates	3% until 31/10/2020, 3% until 31/10/2021 then 2% until 31/10/2022
5 year fixed rates	5% until 31/10/2020, 4% until 31/10/2021, 3% until 31/10/2022, 3% until 31/10/2023 then 2% until 31/10/2024

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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>						
DM02044	2Yr Fix 1.64% until 31/10/21. 60% Purchase over £350k.	1.64	4.00	3.68	£1,200	Until 31/10/2021
DM02054	3Yr Fix 1.74% until 31/10/22. 60% Purchase over £350k.	1.74	4.00	3.51	£1,200	Until 31/10/2022
DM02063	5Yr Fix 1.94% until 31/10/24. 60% Purchase over £350k.	1.94	4.00	3.27	£1,200	Until 31/10/2024
<b>75% LTV</b>						
DM01939	2Yr Fix 1.64% until 31/10/21. 75% Purchase over £350k.	1.64	4.00	3.68	£1,200	Until 31/10/2021
DM01971	3Yr Fix 1.74% until 31/10/22. 75% Purchase over £350k.	1.74	4.00	3.51	£1,200	Until 31/10/2022
DM02003	5Yr Fix 1.94% until 31/10/24. 75% Purchase over £350k.	1.94	4.00	3.27	£1,200	Until 31/10/2024
<b>80% LTV</b>						
DM01942	2Yr Fix 1.75% until 31/10/21. 80% Purchase over £350k.	1.75	4.00	3.70	£1,200	Until 31/10/2021
DM01974	3Yr Fix 1.84% until 31/10/22. 80% Purchase over £350k.	1.84	4.00	3.54	£1,200	Until 31/10/2022
DM02006	5Yr Fix 2.14% until 31/10/24. 80% Purchase over £350k.	2.14	4.00	3.34	£1,200	Until 31/10/2024
<b>85% LTV</b>						
DM01945	2Yr Fix 1.84% until 31/10/21. 85% Purchase over £350k.	1.84	4.00	3.71	£1,200	Until 31/10/2021
DM01977	3Yr Fix 1.89% until 31/10/22. 85% Purchase over £350k.	1.89	4.00	3.55	£1,200	Until 31/10/2022
DM02009	5Yr Fix 2.14% until 31/10/24. 85% Purchase over £350k.	2.14	4.00	3.34	£1,200	Until 31/10/2024

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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
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<b>90% LTV</b>						
DM01948	2Yr Fix 1.99% until 31/10/21. 90% Purchase over £350k.	1.99	4.00	3.74	£1,200	Until 31/10/2021
DM01980	3Yr Fix 2.09% until 31/10/22. 90% Purchase over £350k.	2.09	4.00	3.60	£1,200	Until 31/10/2022
DM02012	5Yr Fix 2.29% until 31/10/24. 90% Purchase over £350k.	2.29	4.00	3.40	£1,200	Until 31/10/2024

### Our early repayment charges (example)

2 year fixed rates	3% until 31/10/2020 then 2% until 31/10/2021
3 year fixed rates	3% until 31/10/2020, 3% until 31/10/2021 then 2% until 31/10/2022
5 year fixed rates	5% until 31/10/2020, 4% until 31/10/2021, 3% until 31/10/2022, 3% until 31/10/2023 then 2% until 31/10/2024

### 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
<b>60% LTV</b>						
DM02048	2Yr Fix 1.64% until 31/10/21. 60% Remortgage over £350k.	1.64	4.00	3.69	£1,800	Until 31/10/2021
DM02058	3Yr Fix 1.69% until 31/10/22. 60% Remortgage over £350k.	1.69	4.00	3.52	£1,800	Until 31/10/2022
DM02066	5Yr Fix 1.94% until 31/10/24. 60% Remortgage over £350k.	1.94	4.00	3.28	£1,800	Until 31/10/2024
<b>75% LTV</b>						
DM01955	2Yr Fix 1.64% until 31/10/21. 75% Remortgage over £350k.	1.64	4.00	3.69	£1,800	Until 31/10/2021
DM01987	3Yr Fix 1.69% until 31/10/22. 75% Remortgage over £350k.	1.69	4.00	3.52	£1,800	Until 31/10/2022
DM02019	5Yr Fix 1.94% until 31/10/24. 75% Remortgage over £350k.	1.94	4.00	3.28	£1,800	Until 31/10/2024
<b>80% LTV</b>						
DM01958	2Yr Fix 1.74% until 31/10/21. 80% Remortgage over £350k.	1.74	4.00	3.71	£1,800	Until 31/10/2021
DM01990	3Yr Fix 1.89% until 31/10/22. 80% Remortgage over £350k.	1.89	4.00	3.57	£1,800	Until 31/10/2022
DM02022	5Yr Fix 2.09% until 31/10/24. 80% Remortgage over £350k.	2.09	4.00	3.34	£1,800	Until 31/10/2024
<b>85% LTV</b>						
DM01961	2Yr Fix 1.79% until 31/10/21. 85% Remortgage over £350k.	1.79	4.00	3.72	£1,800	Until 31/10/2021
DM01993	3Yr Fix 1.89% until 31/10/22. 85% Remortgage over £350k.	1.89	4.00	3.57	£1,800	Until 31/10/2022
DM02025	5Yr Fix 2.14% until 31/10/24. 85% Remortgage over £350k.	2.14	4.00	3.36	£1,800	Until 31/10/2024

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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>						
DM01964	2Yr Fix 1.99% until 31/10/21. 90% Remortgage over £350k.	1.99	4.00	3.76	£1,800	Until 31/10/2021
DM01996	3Yr Fix 2.04% until 31/10/22. 90% Remortgage over £350k.	2.04	4.00	3.61	£1,800	Until 31/10/2022
DM02028	5Yr Fix 2.34% until 31/10/24. 90% Remortgage over £350k.	2.34	4.00	3.44	£1,800	Until 31/10/2024

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

### Our early repayment charges (example)

2 year fixed rates	3% until 31/10/2020 then 2% until 31/10/2021
3 year fixed rates	3% until 31/10/2020, 3% until 31/10/2021 then 2% until 31/10/2022
5 year fixed rates	5% until 31/10/2020, 4% until 31/10/2021, 3% until 31/10/2022, 3% until 31/10/2023 then 2% until 31/10/2024

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