



# Digital Mortgages rate table

Rates effective from 20 August 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>						
DM01937	2Yr Fix 2.09% until 31/10/21. 60% Purchase No Product Fee.	2.09	4.00	3.73	£0	Until 31/10/2021
DM01969	3Yr Fix 2.09% until 31/10/22. 60% Purchase No Product Fee.	2.09	4.00	3.57	£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
DM02010	5Yr Fix 2.39% until 31/10/24. 85% Purchase No Product Fee.	2.39	4.00	3.41	£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>						
DM01949	2Yr Fix 2.34% until 31/10/21. 90% Purchase No Product Fee.	2.34	4.00	3.77	£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
DM01982	3Yr Fix 3.04% until 31/10/22. 95% Purchase No Product Fee.	3.04	4.00	3.82	£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
<b>60% LTV</b>						
DM01953	2Yr Fix 2.09% until 31/10/21. 60% Remortgage No Product Fee.	2.09	4.00	3.73	£0	Until 31/10/2021
DM01985	3Yr Fix 2.09% until 31/10/22. 60% Remortgage No Product Fee.	2.09	4.00	3.57	£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>						
DM01959	2Yr Fix 2.19% until 31/10/21. 80% Remortgage No Product Fee.	2.19	4.00	3.74	£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>						
DM01965	2Yr Fix 2.34% until 31/10/21. 90% Remortgage No Product Fee.	2.34	4.00	3.77	£0	Until 31/10/2021
DM01997	3Yr Fix 2.39% until 31/10/22. 90% Remortgage No Product Fee.	2.39	4.00	3.65	£0	Until 31/10/2022
DM02029	5Yr Fix 2.39% until 31/10/24. 90% Remortgage No Product Fee.	2.39	4.00	3.41	£0	Until 31/10/2024
<b>95% LTV</b>						
DM01966	2Yr Fix 2.94% until 31/10/21. 95% Remortgage No Product Fee.	2.94	4.00	3.88	£0	Until 31/10/2021
DM01998	3Yr Fix 2.94% until 31/10/22. 95% Remortgage No Product Fee.	2.94	4.00	3.79	£0	Until 31/10/2022
DM02030	5Yr Fix 2.94% until 31/10/24. 95% Remortgage No Product Fee.	2.94	4.00	3.63	£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>						
DM02031	2Yr Fix 2.19% until 31/10/21. 80% FTB No Product Fee with cashback.	2.19	4.00	3.74	£0	Until 31/10/2021
DM02035	3Yr Fix 2.34% until 31/10/22. 80% FTB No Product Fee with cashback.	2.34	4.00	3.63	£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>						
DM02032	2Yr Fix 2.34% until 31/10/21. 85% FTB No Product Fee with cashback.	2.34	4.00	3.77	£0	Until 31/10/2021
DM02036	3Yr Fix 2.39% until 31/10/22. 85% FTB No Product Fee with cashback.	2.39	4.00	3.65	£0	Until 31/10/2022
DM02040	5Yr Fix 2.39% until 31/10/24. 85% FTB No Product Fee with cashback.	2.39	4.00	3.41	£0	Until 31/10/2024
<b>90% LTV</b>						
DM02033	2Yr Fix 2.34% until 31/10/21. 90% FTB No Product Fee with cashback.	2.34	4.00	3.77	£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>						
DM02034	2Yr Fix 2.99% until 31/10/21. 95% FTB No Product Fee with cashback.	2.99	4.00	3.89	£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>						
DM01935	2Yr Fix 1.64% until 31/10/21. 60% Purchase up to £350k.	1.64	4.00	3.69	£900	Until 31/10/2021
DM01967	3Yr Fix 1.74% until 31/10/22. 60% Purchase up to £350k.	1.74	4.00	3.52	£900	Until 31/10/2022
DM01999	5Yr Fix 1.94% until 31/10/24. 60% Purchase up to £350k.	1.94	4.00	3.27	£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

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

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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
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<b>60% LTV</b>						
DM01951	2Yr Fix 1.64% until 31/10/21. 60% Remortgage up to £350k.	1.64	4.00	3.72	£1,500	Until 31/10/2021
DM01983	3Yr Fix 1.69% until 31/10/22. 60% Remortgage up to £350k.	1.69	4.00	3.54	£1,500	Until 31/10/2022
DM02015	5Yr Fix 1.94% until 31/10/24. 60% Remortgage up to £350k.	1.94	4.00	3.30	£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
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<b>60% LTV</b>						
DM01936	2Yr Fix 1.59% until 31/10/21. 60% Purchase over £350k.	1.59	4.00	3.67	£1,200	Until 31/10/2021
DM01968	3Yr Fix 1.69% until 31/10/22. 60% Purchase over £350k.	1.69	4.00	3.50	£1,200	Until 31/10/2022
DM02000	5Yr Fix 1.89% until 31/10/24. 60% Purchase over £350k.	1.89	4.00	3.25	£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

"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.



## 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>						
DM01952	2Yr Fix 1.54% until 31/10/21. 60% Remortgage over £350k.	1.54	4.00	3.68	£1,800	Until 31/10/2021
DM01984	3Yr Fix 1.64% until 31/10/22. 60% Remortgage over £350k.	1.64	4.00	3.50	£1,800	Until 31/10/2022
DM02016	5Yr Fix 1.89% until 31/10/24. 60% Remortgage over £350k.	1.89	4.00	3.26	£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
Key: <b>Pink</b> = increase. <b>Blue</b> = decrease.						
<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

### 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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