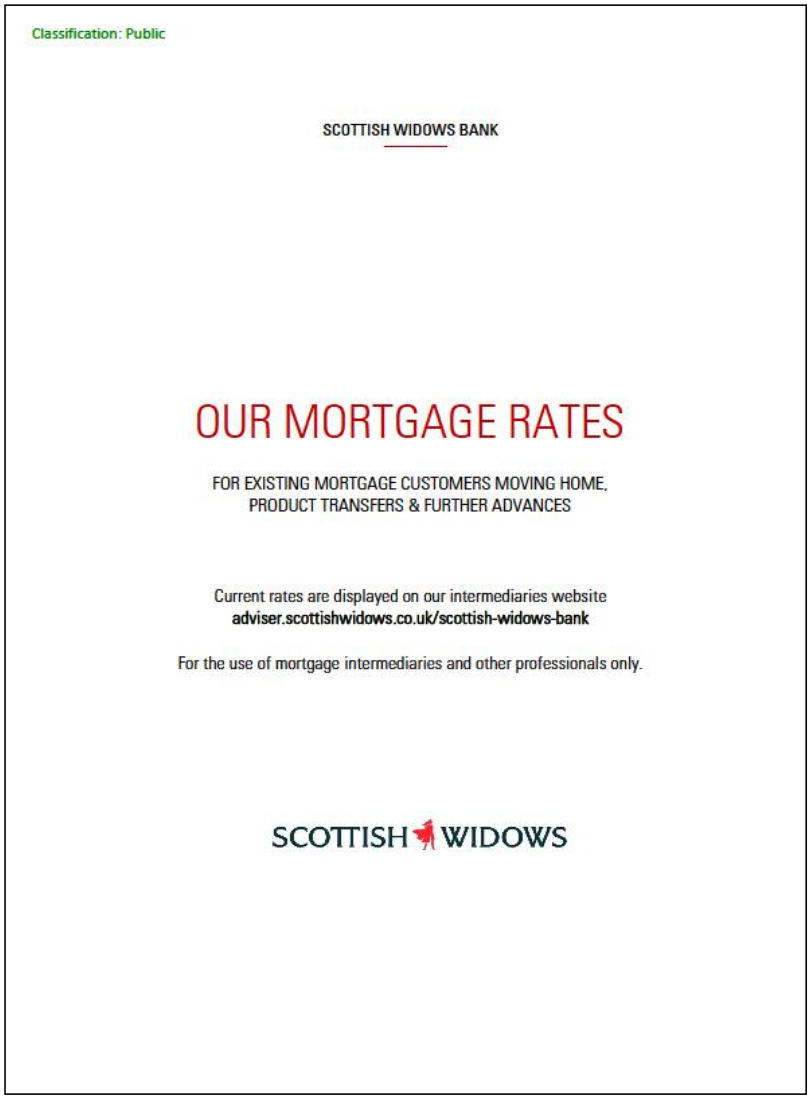
Classification: Public
SCOTTISH WIDOWS BANK
OUR MORTGAGE RATES
FOR EXISTING MORTGAGE CUSTOMERS MOVING HOME,
PRODUCT TRANSFERS & FURTHER ADVANCES
Current rates are displayed on our intermediaries website
adviser.scottishwidows.co.uk/scottish-widows-bank
For the use of mortgage intermediaries and other professionals only.
SCOTTISH WIDOWS

Scottish Widows Rate Guide

09 November 2026

ERC Structure for Fixed Products:
2 year - 2% to 29/02/2028, 1% to 28/02/2029
5 year - 5% to 29/02/2028, 4% to 28/02/2029, 3% to 28/02/2030, 2% to 28/02/2031, 1% to 29/02/2032

ERC Structure for Tracker Products:

Additional Information:
Homemover
Only available to existing SWB Mortgage Customers Moving Home
Offset Available

SWB Intermediary Rate Guide

09 November 2026

Standard Variable Rate (SVR)	7.49%
Homeowner Variable Rate (HVR)	

Classification: Public

Scottish Widows Homemover - Fixed

Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Professional Product Code	Product Code Flexible
2 year	5.79	28/02/2029	£0	£0	£1,000,000	0	60	56200000034	57200000034
2 year	5.84	28/02/2029	£0	£0	£1,000,000	0	75	56300000035	57300000035
2 year	5.90	28/02/2029	£0	£0	£1,000,000	0	85	91300000013	91400000013
2 year	6.16	28/02/2029	£0	£0	£750,000	0	90	56500000029	57500000029
5 year	5.54	29/02/2032	£0	£0	£1,000,000	0	60	76600000044	76700000044
5 year	5.55	29/02/2032	£0	£0	£1,000,000	0	75	76800000044	76900000044
5 year	5.59	29/02/2032	£0	£0	£1,000,000	0	85	91500000013	91600000013
5 year	5.79	29/02/2032	£0	£0	£750,000	0	90	76400000030	76500000030

Classification: Public

Scottish Widows Homemover - Tracker

Type	Rate(%)	Tracks BoE +	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Professional Product Code	Flexible Product Code
2 year	4.70	0.70	2 years from completion	£1,499	£50,000	£5,000,000	0	75	90100000002	90200000002
5 year	4.74	0.74	5 years from completion	£1,499	£50,000	£5,000,000	0	75	90300000002	90400000002

Classification: Public

Scottish Widows - Product Transfers - Fixed

Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Product Code Professional	Product Code Flexible
2 year	5.79	31/01/2029	£0	£0	£1,000,000	0	60	64200000058	60900000058
2 year	5.79	31/01/2029	£0	£0	£7,500,000	0	60	64400000057	61200000057
2 year	5.84	31/01/2029	£0	£0	£1,000,000	60	75	64300000056	61100000056
2 year	5.84	31/01/2029	£0	£0	£7,500,000	60	75	64500000055	61300000055
2 year	5.90	31/01/2029	£0	£0	£1,000,000	75	85	39600000051	43300000051
2 year	5.90	31/01/2029	£0	£0	£7,500,000	75	85	64600000050	61400000050
2 year	6.16	31/01/2029	£0	£0	£1,000,000	85	120	40100000048	43700000048
2 year	6.16	31/01/2029	£0	£0	£7,500,000	85	120	40200000047	43800000047
5 year	5.54	31/01/2032	£0	£0	£1,000,000	0	60	65400000058	62200000058
5 year	5.54	31/01/2032	£0	£0	£7,500,000	0	60	65600000057	62400000057
5 year	5.55	31/01/2032	£0	£0	£1,000,000	60	75	65500000056	62300000056
5 year	5.55	31/01/2032	£0	£0	£7,500,000	60	75	65700000055	62500000055
5 year	5.59	31/01/2032	£0	£0	£1,000,000	75	85	41500000053	45000000053
5 year	5.59	31/01/2032	£0	£0	£7,500,000	75	85	65800000052	62600000052
5 year	5.79	31/01/2032	£0	£0	£1,000,000	85	120	41900000048	45400000048
5 year	5.79	31/01/2032	£0	£0	£7,500,000	85	120	42100000047	45500000047