



Mortgage Product Guide

For Intermediaries Only

29th April 2026

Contents

Products

• Everyday Residential	3-6
• Credit Revive	7-8
• Credit Restore	9-10
• Later Life Lending	11-13
• Deposit Lite	14
• JBSP Deposit Lite	15
• Buy to Let	16-17
• Holiday Let	18
• Expat	19-20
Valuation Scale & Fees	21
Find Your Key Account Manager	22



For more information, please click the name of a product on any of the following pages or visit
www.bucksbs.co.uk/intermediaries/products/

Everyday Residential

Everyday Residential First Time Buyer 95% LTV 2 Year Discount (FF49)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.59% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	95% including fees	7.4%	N/A	N/A	Yes

*Discount of 2.35% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Everyday First Time Buyer 95% LTV Fixed to 31/08/2029 (FF50)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.99%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£500,000	95% including fees	7.8%	N/A	N/A	Yes

Everyday Residential (Continued)

Everyday Residential Next Time Buyer 95% LTV 2 Year Discount (NH04)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.59% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	95% including fees	7.5%	N/A	£999	No

*Discount of 2.35% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Everyday Next Time Buyer 95% LTV Fixed to 31/08/2029 (NH05)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	5.99%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£500,000	95% including fees	7.8%	N/A	£999	No

Everyday Residential (Continued)

Everyday Residential up to 70% LTV 2 Year Discount (D344)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.29% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£1,000,000	70% including fees	7.6%	N/A	£999	Yes

*Discount of 2.65% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Everyday Residential up to 80% LTV 2 Year Discount (D345)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.39% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£1,000,000	80% including fees	7.6%	N/A	£999	Yes

*Discount of 2.55% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Everyday Residential (Continued)

Everyday Residential up to 90% LTV 2 Year Discount (D346)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.49% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£1,000,000	90% including fees	7.5%	N/A	£999	Yes

*Discount of 2.45% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Credit Revive

Credit Revive up to 70% LTV 2 Year Discount (D349)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.79% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	70% including fees	7.4%	N/A	£999	Yes

*Discount of 2.15% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Credit Revive up to 85% LTV 2 Year Discount (D348)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	6.09% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	85% including fees	7.9%	N/A	£999	Yes

*Discount of 1.85% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Credit Revive

Credit Revive up to 70% LTV Fixed to 31/08/2028 (F170)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.09%	2 Years	7.94% variable	2% to 31/08/2027 1% to 31/08/2028	£50,000	£750,000	70% including fees	7.9%	N/A	£999	Yes

Credit Revive up to 85% LTV Fixed to 31/08/2028 (F171)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.39%	2 Years	7.94% variable	2% to 31/08/2027 1% to 31/08/2028	£50,000	£750,000	85% including fees	8.0%	N/A	£999	Yes

Credit Restore

Credit Restore up to 60% LTV 2 Year Discount (IC75)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	6.19% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	60% including fees	8.0%	N/A	£999	Yes

*Discount of 1.75% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Credit Restore up to 75% LTV 2 Year Discount (IC76)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	6.49% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	75% including fees	8.0%	N/A	£999	Yes

*Discount of 1.45% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Credit Restore

Credit Restore up to 60% LTV Fixed to 31/08/2028 (IC77)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.59%	2 Years	7.94% variable	2% to 31/08/2027 1% to 31/08/2028	£50,000	£750,000	60% including fees	8.1%	N/A	£999	Yes

Credit Restore up to 75% LTV Fixed to 31/08/2028 (IC78)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.89%	2 Years	7.94% variable	2% to 31/08/2027 1% to 31/08/2028	£50,000	£750,000	75% including fees	8.1%	N/A	£999	Yes

Later Life Lending

Retirement 2 Year Discount (RE69)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.29% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	75% including fees	7.8%	N/A	£999	No

*Discount of 2.65% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Retirement Fixed to 31/08/2029 (RE70)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.05%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£1,000,000	75% including fees	7.9%	N/A	£999	No

Later Life Lending (Continued)

Retirement Interest Only 2 Year Discount (RI59)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.29% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£25,000	£750,000	60% including fees	7.9%	N/A	£499	No

*Discount of 2.65% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Retirement Interest Only Fixed to 31/08/2029 (RI61)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.05%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£25,000	£750,000	60% including fees	7.8%	N/A	£499	No

Later Life Lending (Continued)

Retirement Credit Revive 5 Year Discount (RC03)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.99% variable*	5 Years	7.94% variable	5% in Year 1 4% in Year 2 3% in Year 3 2% in Year 4 1% in Year 5	£50,000	£750,000	70% including fees	7.5%	N/A	£999	No

*Discount of 1.95% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Deposit Lite

Deposit Lite 2 Year Discount - Dual Physical Valuation (FA95)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.79% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.7%	N/A	£999	Yes

*Discount of 2.15% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Deposit Lite 2 Year Discount - Parental AVM Option (FA96)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.79% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.8%	N/A	£999	Yes

*Discount of 2.15% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

JBSP Deposit Lite

JBSP Deposit Lite Dual Physical Valuation 2 Year Discount (DJ27)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.89% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.8%	N/A	£999	Yes

*Discount of 2.05% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

JBSP Deposit Lite Parental AVM Option 2 Year Discount (DJ28)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.89% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.8%	N/A	£999	Yes

*Discount of 2.05% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Buy to Let

Everyday Buy to Let 2 Year Discount (B132)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.04% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	80% including fees	7.9%	N/A	£1,195	Yes

*Discount of 2.90% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Buy to Let Ltd Co SPV 2 Year Discount (B133)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.19% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	80% including fees	7.9%	N/A	£1,500	Yes

*Discount of 2.75% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Buy to Let (Continued)

Buy To Let Credit Revive 2 Year Discount (BC05)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.59% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	80% including fees	8.0%	N/A	£1,195	Yes

*Discount of 2.35% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Buy To Let Credit Revive Ltd Co SPV 2 Year Discount (BC06)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.69% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	80% including fees	8.0%	N/A	£1,500	Yes

*Discount of 2.25% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Holiday Let

Holiday Let 2 Year Discount (HL52)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.04% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	75% including fees	7.8%	N/A	£1,195	Yes

*Discount of 2.90% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Holiday Let Ltd Co Spv 2 Year Discount (HL53)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.19% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	75% including fees	7.8%	N/A	£1,500	Yes

*Discount of 2.75% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Expat

Expat BTL Ltd Co SPV 2 Year Discount (EX98)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.39% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	80% including fees	7.9%	N/A	£1,500	Yes

*Discount of 2.55% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Everyday Expat Buy to Let 2 Year Discount (EX97)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.29% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	80% including fees	7.8%	N/A	£1,195	Yes

*Discount of 2.65% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Expat (Continued)

Everyday Expat Holiday Let 2 Year Discount (EX99)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.39% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	75% including fees	7.8%	N/A	£1,195	Yes

*Discount of 2.55% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Expat Holiday Let Ltd Co SPV 2 Year Discount (EX1A)

Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.49% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£500,000	75% including fees	7.9%	N/A	£1,500	Yes

*Discount of 2.45% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Valuation Scale & Fees

Purchase Price/Estimated Value Not Exceeding	Fee (VAT inc.)
£100,000	£160
£150,000	£200
£200,000	£230
£250,000	£250
£300,000	£275
£400,000	£340
£500,000	£400
£600,000	£540

Purchase Price/Estimated Value Not Exceeding	Fee (VAT inc.)
£700,000	£585
£800,000	£655
£900,000	£740
£1,000,000	£800
£1,250,000	£895
£1,500,000	£1,020
£1,750,000	£1,100
£2,000,000	£1,310

Valuation fees are inclusive of VAT
Fees are available on request for any property over £2,000,000

Find Your Key Account Manager



Claire Askham (North)
claireaskham@bucksbs.co.uk
01494 418257



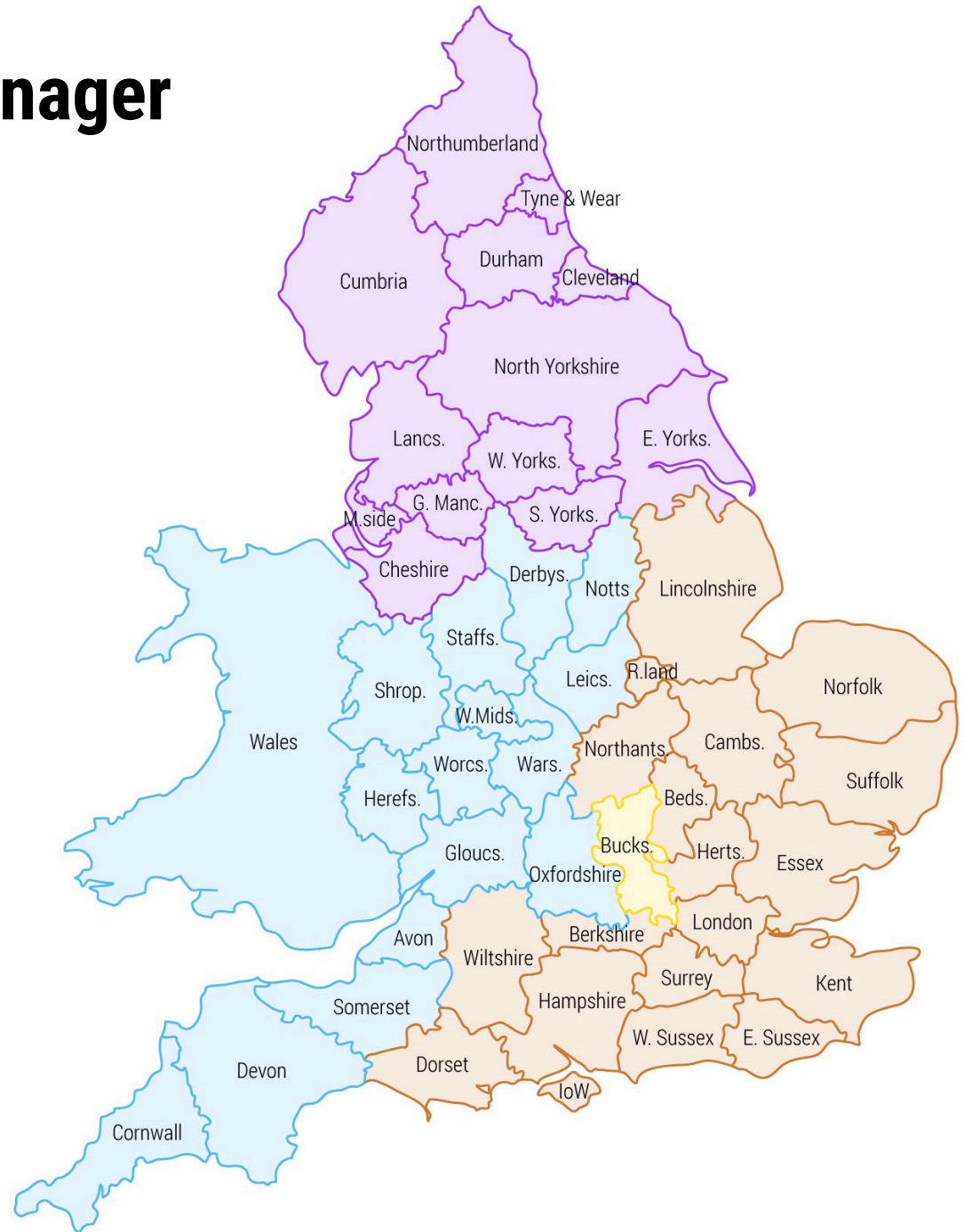
Paul Johnson (Midlands & Wales)
pauljohnson@bucksbs.co.uk
01494 877251



Matt McDougall (East & South)
mattmcdougall@bucksbs.co.uk
01494 321883



Julie Hanif (Local)
juliehanif@bucksbs.co.uk
01494 418254



General Enquiries

Email: intermediaries@bucksbs.co.uk

Call: 01494 879 500

Further Information



Manual underwriting
on all cases



Limited tranche
availability



Available for
properties across
England and Wales

Individual product T&Cs apply. Other fees apply.

Early Repayment Charges will apply to any lump sum or full redemption paid over 10% of the capital balance

Please visit www.bucksbs.co.uk for more information

Rates are correct at **29th April 2026**

WARNING: The mortgaged property may be repossessed if repayments are not kept up on the mortgage.

Contact Us

High Street
Chalfont St Giles
Bucks HP8 4QB

01494 879500
intermediaries@bucksbs.co.uk