



# Mortgage Product Guide

For Intermediaries Only

15th May 2026

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For more information, please click the name of a product on any of the following pages or visit  
[www.bucksbs.co.uk/intermediaries/products/](http://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 (D350)

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	7.3%	N/A	£499	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 (D351)

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	7.5%	N/A	£499	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 (F172)

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	8.0%	N/A	£499	Yes

## Credit Revive up to 85% LTV Fixed to 31/08/2028 (F173)

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	£499	Yes

# Credit Restore

## Credit Restore up to 60% LTV 2 Year Discount (IC79)

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	7.5%	N/A	£499	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 (IC80)

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	7.7%	N/A	£499	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 (IC81)

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	8.0%	N/A	£499	Yes

## Credit Restore up to 75% LTV Fixed to 31/08/2028 (IC82)

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	8.0%	N/A	£499	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 (RC04)

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	7.6%	N/A	£499	No

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

# Deposit Lite

## Deposit Lite - Dual Physical Valuation Fixed to 31/08/2029 (FA97)

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	5.79%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.8%	N/A	£999	Yes

## Deposit Lite - Parental AVM Option Fixed to 31/08/2029 (FA98)

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	5.79%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.8%	N/A	£999	Yes

# JBSP Deposit Lite

## JBSP Deposit Lite - Dual Physical Valuation Fixed to 31/08/2029 (DJ29)

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	5.89%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.8%	N/A	£999	Yes

## JBSP Deposit Lite - Parental AVM Option Fixed to 31/08/2029 (DJ30)

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	5.89%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£500,000	100% on applicants property purchase (overall 80% LTV with parents property equity) including fees	7.8%	N/A	£999	Yes

# 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	£750,000	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	£750,000	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.

## Buy to Let (Continued)

### Buy to Let Ltd Co SPV Fixed to 31/08/2029 (B135)

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	6.19%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£750,000	80% including fees	8.0%	N/A	£1,500	Yes

# 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

## Holiday Let (Continued)

### Holiday Let Ltd Co SPV Fixed to 31/08/2028 (HL54)

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	75% including fees	8.1%	N/A	£1,500	Yes

# 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	£750,000	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	£750,000	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	£750,000	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	£750,000	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.

## Expat (Continued)

### Expat Buy to Let Ltd Co SPV Fixed to 31/08/2029 (EX1B)

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	6.29%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£750,000	80% including fees	8.1%	N/A	£1,500	Yes

### Expat Holiday Let Ltd Co SPV Fixed to 31/08/2028 (EX1C)

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	6.19%	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	£1,500	Yes

# 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)  
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01494 418257



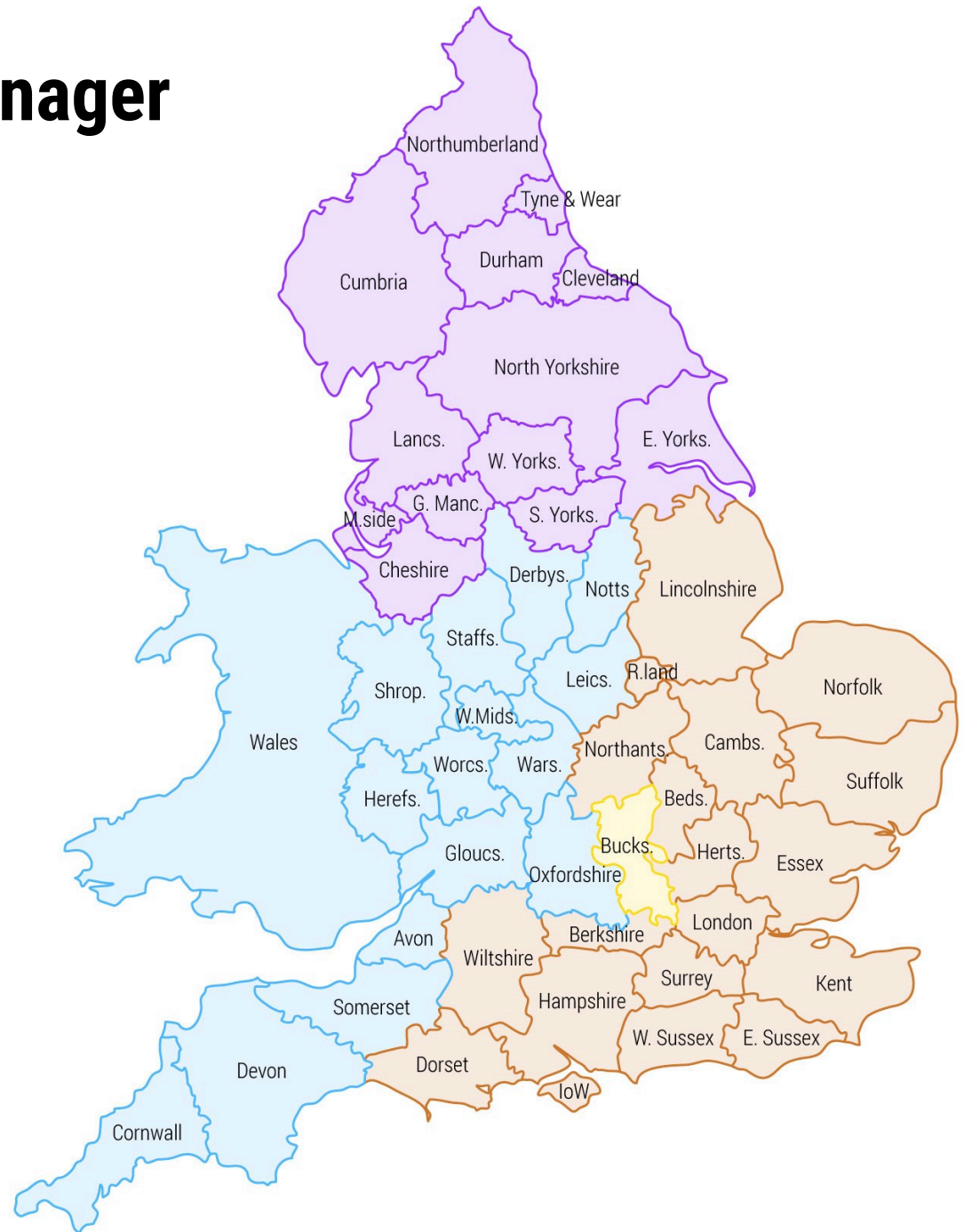
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## General Enquiries

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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](http://www.bucksbs.co.uk) for more information

Rates are correct at **15<sup>th</sup> May 2026**

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

## Contact Us

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