

Mortgage Product Guide

For Intermediaries Only

9th June 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/



Everyday Residential

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 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.

Short Term Lending 1 Year Discount (D352)

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*	1 Year	7.94% variable	N/A	£100,000	£500,000	60% including fees	8.5%	N/A	£2,500	No

*Discount of 2.05% 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 (F174)

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%	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 (F175)

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	85% including fees	7.9%	N/A	£499	Yes

Credit Restore

Credit Restore up to 60% LTV Fixed to 31/08/2029 (IC83)

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	60% including fees	7.6%	N/A	£499	Yes

Credit Restore up to 75% LTV Fixed to 31/08/2029 (IC84)

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	6.69%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£50,000	£750,000	75% including fees	7.8%	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 (RE71)

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	£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 (RI62)

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	£25,000	£750,000	60% including fees	7.8%	N/A	£499	No

Later Life Lending (Continued)

Retirement Credit Revive Fixed to 31/08/2028 (RC05)

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	5.85%	2 Years	7.94% variable	1% to 31/08/2027 2% to 31/08/2028	£50,000	£750,000	70% including fees	7.9%	N/A	£499	No

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	75% 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

Portfolio SPV Ltd Co Up to 10 Properties Fixed to 31/08/2029 (B136)

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%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£100,000	£750,000	75% including fees	8.1%	N/A	£1,500	No

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

Expat (Continued)

Expat Portfolio SPV Ltd Co Up to 10 Properties Fixed to 31/08/2026 (EX1D)

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%	3 Years	7.94% variable	3% to 31/08/2027 2% to 31/08/2028 1% to 31/08/2029	£100,000	£750,000	75% including fees	8.1%	N/A	£1,500	No

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



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General Enquiries

Email: intermediaries@bucksbs.co.uk

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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 **9th June 2026**

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

Contact Us

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