Mortgage Rates

Effective from 12 August 2026

Whether you're buying your first home or moving home, looking to borrow more, move your mortgage to us or looking to invest in a buy to let property, we offer a comprehensive range of mortgages.

All applications are subject to status and lending criteria. This means that the amount we will lend you will depend on individual circumstances, the type of property and the amount you borrow.

All offers are subject to availability and can be withdrawn at any time. Completion deadlines may apply.

The information in this document does not contain all of the details you need to consider when choosing a mortgage. Please call us on 08000 84 28 88, if calling from a UK landline or mobile or +44 (0)1624 641 888 if calling from overseas, to speak with one of our Mortgage Specialists.

YOUR HOME MAY BE AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Our ranges are designed with you in mind

Fixed rate mortgages

The interest rate on a fixed rate mortgage is fixed for a set period of time. So even if the Bank of England base rate changes during the fixed rate period, your payment amount remains the same. After the fixed rate period finishes (see table below for details), your interest rate will change to Santander International's Follow-on Rate which is a variable rate that tracks at 3.25% above the Bank of England base rate (currently 3.75%), giving a current rate payable of 7.00%. An Early Repayment Charge (ERC) may apply if the mortgage is repaid during the fixed rate period. Please see the final page of this document for more details on the ERC.

Initial interest rate period

Product	Initial rate period finishes
2 Year Fixed (including fee free)	2 years after completion
5 Year Fixed (including fee free)	5 years after completion
10 Year Fixed (including fee free)	10 years after completion

Tracker rate mortgages

The interest rate tracks the Bank of England base rate for the lifetime of the mortgage so your payments will increase or decrease in line with any changes. You can choose to switch to another product at any time if you wish.

Tracker rate period

Product
Lifetime Tracker (including fee free)

Fee and rate options

Whether you're buying your first home, moving house, looking to borrow more or remortgage to us, we appreciate that it can be an expensive time. We offer the following fee and rate options so that you can choose which option will suit you best:

Standard Fees:

- A product fee is payable. You can choose to pay this at the time you're taking out your mortgage, or alternatively you can choose to add the product fee to the mortgage. If you decide to do this you'll pay interest on this amount over the term of your mortgage.
- A valuation fee is payable so that the property's value can be independently assessed. This fee is payable when the survey is requested.

Fee Free:

- No separate product fee is payable, however the interest rate payable will normally be a little bit higher as a result.
- One free standard valuation (on a property valued up to £1.6 million) is also included in the Fee Free option. If you need to have more than one property valuation then a valuation fee will become payable on the second and any subsequent valuation requests.
- All other charges outlined in our tariff may apply.

Representative example

A mortgage of £408,000 payable over 25 years would require 60 monthly payments of £2,394.65 and 240 monthly payments of £2,803.77. This is based on an initial fixed rate for 5 years at 60% loan to value (LTV) at 5.04% and then Santander International's Follow-on Rate of 7.00% variable (Bank of England base rate, currently 3.75%, plus 3.25%) for the remaining 20 years.

The total amount payable would be £817,582.87 (mortgage including a £999 product fee, plus £408,583.87 interest and a £225 account fee). The overall cost for comparison is 6.4% APRC representative.

This example is an illustration of a typical mortgage and its total cost.

Maximum Loan to Value – 60%

Product	Initial rate	Differential to Bank of England Base Rate (currently 3.75%)	Then changes to our Follow-on Rate (variable)	Overall cost for comparison (APRC)	Product fee	Free standard valuation	Early Repayment Charge (ERC)	Product code
Lifetime Tracker	**4.74%**	0.99%	n/a	4.9%	£999	No	n/a	R0603SA
Lifetime Tracker (fee free)	**5.09%**	1.34%	n/a	5.2%	£0	1 free valuation	n/a	R0604FA
2 Year Fixed	**5.04%**	n/a	7.00%	6.4%	£999	No	2%	R0616SA
2 Year Fixed (fee free)	**5.29%**	n/a	7.00%	6.4%	£0	1 free valuation	2%	R0617FA
5 Year Fixed	**5.04%**	n/a	7.00%	6.4%	£999	No	3%	R0629SA
5 Year Fixed (fee free)	**5.14%**	n/a	7.00%	6.4%	£0	1 free valuation	3%	R0630FA
10 Year Fixed	**5.24%**	n/a	7.00%	6.4%	£999	No	4%	R0643SA
10 Year Fixed (fee free)	**5.29%**	n/a	7.00%	6.4%	£0	1 free valuation	4%	R0644FA

Maximum Loan to Value – 70%

Product	Initial rate	Differential to Bank of England Base Rate (currently 3.75%)	Then changes to our Follow-on Rate (variable)	Overall cost for comparison (APRC)	Product fee	Free standard valuation	Early Repayment Charge (ERC)	Product code
Lifetime Tracker	**4.80%**	1.05%	n/a	4.9%	£999	No	n/a	R0605SA
Lifetime Tracker (fee free)	**5.15%**	1.40%	n/a	5.3%	£0	1 free valuation	n/a	R0606FA
2 Year Fixed	**5.19%**	n/a	7.00%	6.4%	£999	No	2%	R0618SA
2 Year Fixed (fee free)	**5.44%**	n/a	7.00%	6.7%	£0	1 free valuation	2%	R0619FA
5 Year Fixed	**5.24%**	n/a	7.00%	6.4%	£999	No	3%	R0631SA
5 Year Fixed (fee free)	**5.34%**	n/a	7.00%	6.5%	£0	1 free valuation	3%	R0632FA
10 Year Fixed	**5.54%**	n/a	7.00%	6.6%	£999	No	4%	R0645SA
10 Year Fixed (fee free)	**5.59%**	n/a	7.00%	6.6%	£0	1 free valuation	4%	R0646FA

Maximum Loan to Value – 75%

Product	Initial rate	Differential to Bank of England Base Rate (currently 3.75%)	Then changes to our Follow-on Rate (variable)	Overall cost for comparison (APRC)	Product fee	Free standard valuation	Early Repayment Charge (ERC)	Product code
Lifetime Tracker	**4.80%**	1.05%	n/a	4.9%	£999	No	n/a	R0607SA
Lifetime Tracker (fee free)	**5.15%**	1.40%	n/a	5.3%	£0	1 free valuation	n/a	R0608FA
2 Year Fixed	**5.19%**	n/a	7.00%	6.4%	£999	No	2%	R0620SA
2 Year Fixed (fee free)	**5.44%**	n/a	7.00%	6.7%	£0	1 free valuation	2%	R0621FA
5 Year Fixed	**5.24%**	n/a	7.00%	6.4%	£999	No	3%	R0633SA
5 Year Fixed (fee free)	**5.34%**	n/a	7.00%	6.5%	£0	1 free valuation	3%	R0634FA
10 Year Fixed	**5.59%**	n/a	7.00%	6.6%	£999	No	4%	R0647SA
10 Year Fixed (fee free)	**5.64%**	n/a	7.00%	6.6%	£0	1 free valuation	4%	R0648FA

Maximum Loan to Value – 80%

Product	Initial rate	Differential to Bank of England Base Rate (currently 3.75%)	Then changes to our Follow-on Rate (variable)	Overall cost for comparison (APRC)	Product fee	Free standard valuation	Early Repayment Charge (ERC)	Product code
Lifetime Tracker	**4.94%**	1.19%	n/a	5.1%	£999	No	n/a	R0609SA
Lifetime Tracker (fee free)	**5.29%**	1.54%	n/a	5.4%	£0	1 free valuation	n/a	R0610FA
2 Year Fixed	**5.30%**	n/a	7.00%	6.5%	£999	No	2%	R0622SA
2 Year Fixed (fee free)	**5.55%**	n/a	7.00%	6.6%	£0	1 free valuation	2%	R0623FA
5 Year Fixed	**5.29%**	n/a	7.00%	6.5%	£999	No	3%	R0635SA
5 Year Fixed (fee free)	**5.39%**	n/a	7.00%	6.5%	£0	1 free valuation	3%	R0636FA
10 Year Fixed	**5.69%**	n/a	7.00%	6.7%	£999	No	4%	R0649SA
10 Year Fixed (fee free)	**5.74%**	n/a	7.00%	6.6%	£0	1 free valuation	4%	R0650FA

Maximum Loan to Value – 85%

Product	Initial rate	Differential to Bank of England Base Rate (currently 3.75%)	Then changes to our Follow-on Rate (variable)	Overall cost for comparison (APRC)	Product fee	Free standard valuation	Early Repayment Charge (ERC)	Product code
Lifetime Tracker	**5.10%**	1.35%	n/a	5.3%	£999	No	n/a	R0611SA
Lifetime Tracker (fee free)	**5.45%**	1.70%	n/a	5.6%	£0	1 free valuation	n/a	R0612FA
2 Year Fixed	**5.50%**	n/a	7.00%	6.6%	£999	No	2%	R0624SA
2 Year Fixed (fee free)	**5.75%**	n/a	7.00%	6.7%	£0	1 free valuation	2%	R0625FA
5 Year Fixed	**5.59%**	n/a	7.00%	6.6%	£999	No	3%	R0637SA
5 Year Fixed (fee free)	**5.69%**	n/a	7.00%	6.6%	£0	1 free valuation	3%	R0638FA
10 Year Fixed	**5.78%**	n/a	7.00%	6.7%	£999	No	4%	R0651SA
10 Year Fixed (fee free)	**5.83%**	n/a	7.00%	6.7%	£0	1 free valuation	4%	R0652FA

Maximum Loan to Value – 90%

Product	Initial rate	Differential to Bank of England Base Rate (currently 3.75%)	Then changes to our Follow-on Rate (variable)	Overall cost for comparison (APRC)	Product fee	Free standard valuation	Early Repayment Charge (ERC)	Product code
Lifetime Tracker	**5.39%**	1.64%	n/a	5.6%	£999	No	n/a	R0613SA
Lifetime Tracker (fee free)	**5.75%**	2.00%	n/a	5.9%	£0	1 free valuation	n/a	R0614FA
2 Year Fixed	**5.69%**	n/a	7.00%	6.7%	£999	No	2%	R0626SA
2 Year Fixed (fee free)	**5.94%**	n/a	7.00%	6.7%	£0	1 free valuation	2%	R0627FA
5 Year Fixed	**5.79%**	n/a	7.00%	6.7%	£999	No	3%	R0639SA
5 Year Fixed (fee free)	**5.89%**	n/a	7.00%	6.7%	£0	1 free valuation	3%	R0640FA
10 Year Fixed	**5.84%**	n/a	7.00%	6.7%	£999	No	4%	R0653SA
10 Year Fixed (fee free)	**5.89%**	n/a	7.00%	6.7%	£0	1 free valuation	4%	R0654FA

Maximum Loan to Value – 95%

95% pricing is indicative and subject to underwriting. Maximum loan is £750,000.

Product	Initial rate	Differential to Bank of England Base Rate (currently 3.75%)	Then changes to our Follow-on Rate (variable)	Overall cost for comparison (APRC)	Product fee	Free standard valuation	Early Repayment Charge (ERC)	Product code
Lifetime Tracker (fee free)	**6.00%**	2.25%	n/a	6.2%	£0	1 free valuation	n/a	R0615FA
2 Year Fixed (fee free)	**6.19%**	n/a	7.00%	6.9%	£0	1 free valuation	2%	R0628FA
5 Year Fixed (fee free)	**6.14%**	n/a	7.00%	6.8%	£0	1 free valuation	3%	R0641FA
10 Year Fixed (fee free)	**6.14%**	n/a	7.00%	6.8%	£0	1 free valuation	4%	R0655FA
NextGen 100 5 Year Fixed	**6.14%**	n/a	7.00%	6.8%	£0	1 free valuation	3%	R0642FA
NextGen 100 10 Year Fixed	**6.14%**	n/a	7.00%	6.8%	£0	1 free valuation	4%	R0656FA

Buy to Let Mortgages

Maximum Loan to Value (LTV)	Initial rate	Differential to Bank of England Base Rate (currently 3.75%)	Then changes to our Follow-on Rate (variable)	Overall cost for comparison (APRC)	Product fee	Free standard valuation	Early Repayment Charge (ERC)	Product code
Lifetime Tracker Rates								
50%	**5.74%**	1.99%	n/a	5.9%	£1,499	No	n/a	B0116SA
60%	**5.79%**	2.04%	n/a	6.0%	£1,499	No	n/a	B0117SA
75%	**5.99%**	2.24%	n/a	6.2%	£1,499	No	n/a	B0118SA
2 Year Fixed Rates								
50%	**5.49%**	n/a	7.00%	6.6%	£1,499	No	2%	B0122SA
60%	**5.69%**	n/a	7.00%	6.7%	£1,499	No	2%	B0123SA
75%	**5.89%**	n/a	7.00%	6.8%	£1,499	No	2%	B0124SA
5 Year Fixed Rates								
50%	**5.59%**	n/a	7.00%	6.6%	£1,499	No	3%	B0128SA
60%	**5.59%**	n/a	7.00%	6.6%	£1,499	No	3%	B0129SA
75%	**5.84%**	n/a	7.00%	6.7%	£1,499	No	3%	B0130SA
10 Year Fixed Rates								
50%	**5.94%**	n/a	7.00%	6.6%	£1,499	No	4%	B0140SA
60%	**5.99%**	n/a	7.00%	6.8%	£1,499	No	4%	B0141SA
75%	**6.19%**	n/a	7.00%	6.9%	£1,499	No	4%	B0142SA

Other information

What you need to know

- All products and offers are subject to availability, subject to status and can be withdrawn at any time.
- The amount we will lend you will depend on individual circumstances, the type of property and the amount you borrow.
- We require you to have buildings insurance on the property.
- Payment by Direct Debit from a Santander International sterling Gold Account is compulsory on all of these products.
- All APRCs in this leaflet are typical and variable and are based on a repayment mortgage.
- Tracker mortgage rates will change on the first working day of the month following a change to Bank of England base rate.
- For all mortgage products that are 80% LTV (loan to value) and above, at least one applicant must mandate their salary to a Gold Bank Account.

Minimum loan size

Refer to branch.

Maximum loan size

Refer to branch (95% loan to value maximum loan is £750,000).

Making capital repayments

- Additional capital repayments off your outstanding balance can be made. This is called a Capital Reduction Payment.
- On most fixed rates you can pay off up to 10% of your outstanding balance each calendar year without incurring an early repayment charge. If you want to pay off more than 10%, you may have to pay an early repayment charge. On our tracker rates you can make unlimited overpayments. A minimum amount may apply. Please contact us for more information.

Early repayment charge

The early repayment charge, which applies to some of the mortgages in our range, is calculated as a percentage of your outstanding balance at the time of redemption and is payable until the date shown below.

Product	ERC	ERC period
2 Year Fixed	**2% reducing to 1% in the final year and 0% if moving to another product with us**	2 years
5 Year Fixed	**3% reducing to 2% with two years to run, reducing to 1% in the final year and 0% if moving to another product with us**	5 years
10 Year Fixed	**4% reducing to 3% with five years to run, reducing to 1% in the final year and 0% if moving to another product with us**	10 years

Moving your existing Santander International mortgage to your new home

- If you already have a mortgage with us and you're moving, you can apply to transfer your current mortgage to your new home. You won't pay an Early Repayment Charge (if one applies) if you transfer the same amount.
- Alternatively, you could choose a new deal from our competitive range. You won't have an early repayment charge if you have less than six months left on your existing deal at the time you apply for a new mortgage for at least the same amount. In the future, we may withdraw this offer. If you have more than six months left on your existing deal at the time you apply for a new mortgage, you'll need to pay an early repayment charge if one applies to your mortgage.

Santander International

To find out more

08000 84 28 88 if calling from a UK landline or mobile,
or +44 (0)1624 641 888 if calling from overseas
Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open at 9.30am

visit us at:

Santander Work Café

13-15 Charing Cross, St Helier, Jersey JE2 3RP

or

Santander Work Café

Market Hall, North Quay, Douglas, Isle of Man IM1 2BQ

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Santander International is able to provide this document in large print, Braille and audio CD. If you would like to receive this document in one of these formats, please contact us.

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