



Mortgage Product Guide – for intermediary use only

This is not intended as an advertisement and must not be given to or distributed to members of the general public.

Please visit our website www.clydesdaleforintermediaries.co.uk to find out more about the range of products and services offered by Clydesdale.

Information correct as at 14/04/2026

- Customer concessionary rate and early repayment charges for 2 Year products apply until 31/07/2028
- Customer concessionary rate and early repayment charges for 5 Year products apply until 31/07/2031

Revert Rates:

Standard Variable Rate – 6.74%

Offset Variable Rate – 6.89%

Offset Variable Investment Housing Loan Rate – 7.49%

Residential Purchase and Remortgage range

Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
2 Year Residential Discounted SVR – Loans over £1,000,000									
£1,000,001–£10,000,000*	80%	80%	75%	5.14%	£1,999	Clydesdale Standard Variable Rate	No ERC applicable	Purchase: One free valuation ¹ Remortgage/Unencumbered: Standard legal fees ² and free valuation ¹	Lump Sum Payment allowable – no ERC applicable
2 Year Residential Discounted SVR									
£80,000–£1,000,000	80%	80%	75%	4.94%	£999	Clydesdale Standard Variable Rate	No ERC applicable	Purchase: One free valuation ¹ Remortgage/Unencumbered: Standard legal fees ² and free valuation ¹	Lump Sum Payment allowable – no ERC applicable

* Loans up to £2,500,000 – maximum LTV 80%. Loans up to £5,000,000 – maximum LTV 75%. Loans over £5,000,000 – maximum LTV 60%.

1 One free valuation is available for properties up to £3,000,000. Properties over £3,000,000 – we'll cover the first £1,640 of the valuation fee.

2 Free basic legal work is only available on properties worth £2,000,000 or less. Please note that the switching package is only available to applicants moving their mortgage from another lender. Our preferred legal provider will charge a funds transfer fee of £42 to applicants who use the switching package.

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Product Transfer range

The following rates are available to customers who are doing a Product Transfer, porting, making changes to their existing Mortgage Contract and/or taking additional borrowing.

Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
Residential 2 Year Fixed									
£0–£1,000,000	65%	65%	65%*	4.68%	£499	Clydesdale Standard Variable Rate	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%*	4.83%					
£0–£1,000,000	80%	80%	75%*	4.93%					
£0–£1,000,000	85%	85%	N/A	5.15%					
£0–£600,000	90%	90%	N/A	5.25%					
£0–£600,000	95%	95%	N/A	5.63%					
Residential 5 Year Fixed									
£0–£1,000,000	65%	65%	65%*	4.83%	£499	Clydesdale Standard Variable Rate	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%*	4.86%					
£0–£1,000,000	80%	80%	75%*	4.95%					
£0–£1,000,000	85%	85%	N/A	5.09%					
£0–£600,000	90%	90%	N/A	5.25%					
£0–£600,000	95%	95%	N/A	5.64%					
Residential 2 Year Fixed – £999 Fee									
£0–£1,000,000	65%	65%	65%*	4.62%	£999	Clydesdale Standard Variable Rate	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	85%	85%	75%*	5.06%					
Residential 5 Year Fixed – £999 Fee									
£0–£1,000,000	65%	65%	65%*	4.73%	£999	Clydesdale Standard Variable Rate	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	85%	85%	75%*	5.04%					

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Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
Residential 2 Year Fixed – Loans over £600,000									
£600,001–£1,000,000	90%	90%	N/A	5.25%	£499	Clydesdale Standard Variable Rate	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
Residential 5 Year Fixed – Loans over £600,000									
£600,001–£1,000,000	90%	90%	N/A	5.25%	£499	Clydesdale Standard Variable Rate	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
Residential 2 Year Fixed – Fee offer									
£0–£1,000,000	65%	65%	65%*	4.94%	No Product Fee	Clydesdale Standard Variable Rate	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%*	5.03%					
£0–£1,000,000	80%	80%	75%*	5.19%					
£0–£1,000,000	85%	85%	N/A	5.65%					
£0–£600,000	90%	90%	N/A	5.66%					
£0–£600,000	95%	95%	N/A	5.74%					
No max loan	95%	95%	N/A	5.74%					

* Where any part of the mortgage is Interest Only this product is to be used for both the Interest Only and Capital & Interest elements.

† Available to existing customers with LTV >95% (no additional borrowing).

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Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
Residential 5 Year Fixed – Fee offer									
£0–£1,000,000	65%	65%	65%*	4.90%	No Product Fee	Clydesdale Standard Variable Rate	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%*	5.00%					
£0–£1,000,000	80%	80%	75%*	5.03%					
£0–£1,000,000	85%	85%	N/A	5.25%					
£0–£600,000	90%	90%	N/A	5.38%					
£0–£600,000	95%	95%	N/A	5.70%					
No max loan	95%	95%	N/A	5.70%					

† Available to existing customers with LTV >95% (no additional borrowing).

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Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
Residential 2 Year Fixed – Loans between £1,000,000–£2,500,000									
£1,000,001–£2,500,000*	65%	65%	65%**	5.12%	£999	Clydesdale Standard Variable Rate	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£1,000,001–£2,500,000	75%	75%	75%**	5.28%					
£1,000,001–£2,500,000	80%	80%	75%**	5.38%					
£1,000,001–£1,500,000	85%	85%	75%**	5.47%					
Residential 5 Year Fixed – Loans between £1,000,000–£2,500,000									
£1,000,001–£2,500,000*	65%	65%	65%**	5.41%	£999	Clydesdale Standard Variable Rate	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£1,000,001–£2,500,000	75%	75%	75%**	5.42%					
£1,000,001–£2,500,000	80%	80%	75%**	5.46%					
£1,000,001–£1,500,000	85%	85%	75%**	5.47%					
Residential 2 Year Fixed – Loans over £2,500,000									
£2,500,001–£10,000,000	65%	65%	65%	5.22%	£999	Clydesdale Standard Variable Rate	2.5% in year 1 1.5% in year 2	Purchase: One free valuation ¹ Remortgage/Unencumbered: Standard legal fees ² and free valuation ¹	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£2,500,001–£5,000,000	75%	75%	75%	5.38%					
Residential 5 Year Fixed – Loans over £2,500,000									
£2,500,001–£10,000,000	65%	65%	65%	5.51%	£999	Clydesdale Standard Variable Rate	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	Purchase: One free valuation ¹ Remortgage/Unencumbered: Standard legal fees ² and free valuation ¹	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£2,500,001–£5,000,000	75%	75%	75%	5.52%					

* Loans up to £2,500,000 – maximum LTV 80%. Loans up to £5,000,000 – maximum LTV 75%. Loans over £5,000,000 – maximum LTV 60%.

** Where any part of the mortgage is Interest Only this product is to be used for both the Interest Only and Capital & Interest elements.

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Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
2 Year Residential Discount SVR – Loans over £1,000,000									
£1,000,001–£10,000,000*	80%	80%	75%	5.24%	No Product Fee	Clydesdale Standard Variable Rate	No ERC applicable	N/A	Lump Sum Payments allowable – no ERC applicable
2 Year Residential Discount SVR									
£0–£1,000,000	80%	80%	75%	5.04%	No Product Fee	Clydesdale Standard Variable Rate	No ERC applicable	N/A	Lump Sum Payments allowable – no ERC applicable
2 Year Residential Discount SVR – Loans over £1,000,000									
£1,000,001–£10,000,000*	80%	80%	75%	5.14%	£999	Clydesdale Standard Variable Rate	No ERC applicable	N/A	Lump Sum Payments allowable – no ERC applicable
2 Year Residential Discount SVR									
£0–£1,000,000	80%	80%	75%	4.94%	£499	Clydesdale Standard Variable Rate	No ERC applicable	N/A	Lump Sum Payments allowable – no ERC applicable

* Loans up to £2,500,000 – maximum LTV 80%. Loans up to £5,000,000 – maximum LTV 75%. Loans over £5,000,000 – maximum LTV 60%.

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Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
Buy to Let 2 Year Fixed									
£0–£1,000,000	60%	60%	60%	5.77%	£499	Clydesdale Offset Variable Investment Housing Loan rate*	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%	5.96%					
Buy to Let 2 Year Fixed									
£0–£1,000,000	60%	60%	60%	5.81%	£999	Clydesdale Offset Variable Investment Housing Loan rate*	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%	5.96%					
£0–£750,000**	80%	80%	80%	6.13%					
Buy to Let 5 Year Fixed									
£0–£1,000,000	60%	60%	60%	5.29%	£499	Clydesdale Offset Variable Investment Housing Loan rate*	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%	5.68%					
Buy to Let 5 Year Fixed									
£0–£1,000,000	60%	60%	60%	5.56%	£999	Clydesdale Offset Variable Investment Housing Loan rate*	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%	5.66%					
£0–£750,000**	80%	80%	80%	5.69%					
Buy to Let 2 Year Fixed – Fee offer									
£0–£1,000,000	60%	60%	60%	5.94%	No Product Fee	Clydesdale Offset Variable Investment Housing Loan rate*	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%	6.14%	No Product Fee	Clydesdale Offset Variable Investment Housing Loan rate*	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£500,000	80%	80%	80%	6.33%	No Product Fee	Clydesdale Offset Variable Investment Housing Loan rate*	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
No max loan	80%	80%	80%	6.33%†	No Product Fee	Clydesdale Offset Variable Investment Housing Loan rate*	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs

For further product and policy information please refer to www.clydesdaleforintermediaries.co.uk/lending-criteria/residential/

* Offset capability not available during fixed concessionary term.

** If any part of the mortgage is Interest Only the maximum loan on this product is £500,000.

† Available to existing customers with LTV >80% (no additional borrowing).

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Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
Buy to Let 5 Year Fixed – Fee offer									
£0–£1,000,000	60%	60%	60%	5.70%	No Product Fee	Clydesdale Offset Variable Investment Housing Loan rate*	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£1,000,000	75%	75%	75%	5.81%	No Product Fee	Clydesdale Offset Variable Investment Housing Loan rate*	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£0–£500,000	80%	80%	80%	5.84%	No Product Fee	Clydesdale Offset Variable Investment Housing Loan rate*	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
No max loan	80%	80%	80%	5.84% [†]	No Product Fee	Clydesdale Offset Variable Investment Housing Loan rate*	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
Buy to Let 2 Year Fixed – Loans between £500,000–£1,000,000									
£500,000–£1,000,000	75%	75%	75%	5.79%	£1,999	Clydesdale Offset Variable Investment Housing Loan rate*	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
Buy to Let 5 Year Fixed – Loans between £500,000–£1,000,000									
£500,000–£1,000,000	75%	75%	75%	5.61%	£1,999	Clydesdale Offset Variable Investment Housing Loan rate*	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
Buy to Let 2 Year Fixed – Loans over £1,000,000 – Exclusively available for properties in London & South East[^]									
£1,000,000–£1,500,000	60%	60%	60%	6.07%	£1,499	Clydesdale Offset Variable Investment Housing Loan rate*	2.5% in year 1 1.5% in year 2	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£1,000,000–£1,500,000	75%	75%	75%	6.26%					

For further product and policy information please refer to www.clydesdaleforintermediaries.co.uk/lending-criteria/residential/

* Offset capability not available during fixed concessionary term.

[^] London & South East defined as: Greater London (post codes starting E, EC, N, NW, SE, SW, W, WC, BR, CR, DA, EN, HA, IG, KT, RM, SM, TW or UB), Berkshire, Buckinghamshire, East Sussex, Hampshire, Isle of Wight, Kent, Oxfordshire, Surrey and West Sussex.

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Loan Amount	Max Total LTV	Max LTV Repayment	Max LTV Interest Only	Rate	Product Fee	Revert to Rates	Early Repayment Charge (ERC)	Incentives	Product Features
Buy to Let 5 Year Fixed – Loans over £1,000,000 – Exclusively available for properties in London & South East[^]									
£1,000,000–£1,500,000	60%	60%	60%	5.85%	£1,499	Clydesdale Offset Variable Investment Housing Loan rate*	5% in year 1 5% in year 2 4% in year 3 3% in year 4 2% in year 5	N/A	Lump Sum Payments allowable – up to 10% of the mortgage amount per annum free of ERCs
£1,000,000–£1,500,000	75%	75%	75%	5.96%					
Offset Variable Investment Housing Loan – Variable for Term									
£0–£1,000,000	75%	75%	75%	7.49%	£999	N/A	No ERC applicable	N/A	Lump Sum Payments allowable – No ERC applicable

For further product and policy information please refer to www.clydesdaleforintermediaries.co.uk/lending-criteria/residential/

* Offset capability not available during fixed concessionary term.

[^] London & South East defined as: Greater London (post codes starting E, EC, N, NW, SE, SW, W, WC, BR, CR, DA, EN, HA, IG, KT, RM, SM, TW or UB), Berkshire, Buckinghamshire, East Sussex, Hampshire, Isle of Wight, Kent, Oxfordshire, Surrey and West Sussex.

Nationwide Building Society (trading as Clydesdale and Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078 Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW

Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority.

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