

BOS Rate Guide

14 August 2026

Bank of Scotland Home Loan Rate	8.20%
Bank of England Bank Rate (Variable)	3.75%

BOS Rate Guide

14 August 2026

ERC Structure for Fixed Products:

2 year - 2% to 31/10/2027, 1% to 31/10/2028
5 year - 5% to 31/10/2027, 4% to 31/10/2028, 3% to 31/10/2029, 2% to 31/10/2030, 1% to 31/10/2031
10 year - 6% to 31/10/2031, 5% to 31/10/2032, 4% to 31/10/2033, 3% to 31/10/2034, 2% to 31/10/2035, 1% to 31/10/2036

ERC Structure for Tracker Products:

2 year - 1% to 31/10/2027, 0.5% to 31/10/2028

Lloyds Loyalty Premier

Exclusive discounted Halifax products for customers who have a Lloyds Premier current account with Lloyds Bank
Available on purchases, remortgages, product transfers or further advances
The customer, or at least one customer on a joint application, must hold a Lloyds Premier current account when the mortgage application is started
For purchase or remortgage applications, the customer, or at least one customer on a joint application, must have a minimum income of £100,000. For employed customers this is calculated as the total of basic income, bonus, overtime, and commission (not including any 'other incomes') and for self-employed customers the latest year's income
Lloyds Loyalty Premier products are not available in conjunction with Green Home A/B EPC cashback products, New build extended complete by products or the Affordable Housing range
The following Specialist brands book numbers won't show a Lloyds Premier rate in MSP, these products will be available on the Spec Remo product guide: BoS 70, BoS 79, BoS Unisys, Birmingham Midlands 60, Birmingham Midlands 66 and TMS 91

Only available to existing BoS, TMB and BM mortgage customers when porting an existing product

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code
2 year	5.19	31/10/2028	£0	£0	£7,500,000	0	60	31/01/2027	UCX543
2 year	5.34	31/10/2028	£0	£0	£7,500,000	60	75	31/01/2027	UCX545
2 year	5.47	31/10/2028	£0	£0	£7,500,000	75	80	31/01/2027	UCX547
2 year	5.48	31/10/2028	£0	£0	£7,500,000	80	85	31/01/2027	UCX549
2 year	5.69	31/10/2028	£0	£0	£7,500,000	85	90	31/01/2027	UCU401
2 year	5.72	31/10/2028	£0	£0	£7,500,000	90	95	31/01/2027	UCU403

Only available to existing BoS, BoS Book 70, TMB and BM mortgage customers when porting an existing product

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Premier Product Code
2 year	4.99	31/10/2028	£0	£0	£7,500,000	0	60	31/01/2027	UCX544
2 year	5.14	31/10/2028	£0	£0	£7,500,000	60	75	31/01/2027	UCX546
2 year	5.27	31/10/2028	£0	£0	£7,500,000	75	80	31/01/2027	UCX548
2 year	5.28	31/10/2028	£0	£0	£7,500,000	80	85	31/01/2027	UCX550
2 year	5.49	31/10/2028	£0	£0	£7,500,000	85	90	31/01/2027	UCU402
2 year	5.52	31/10/2028	£0	£0	£7,500,000	90	95	31/01/2027	UCU404

BM, TMB and Intelligent Finance Customers Only

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code
2 year	5.19	31/10/2028	£0	£0	£7,500,000	0	60	31/01/2027	UCX551
2 year	5.34	31/10/2028	£0	£0	£7,500,000	60	75	31/01/2027	UCX553
2 year	5.47	31/10/2028	£0	£0	£7,500,000	75	80	31/01/2027	UCX555
2 year	5.48	31/10/2028	£0	£0	£7,500,000	80	85	31/01/2027	UCX557
2 year	5.69	31/10/2028	£0	£0	£7,500,000	85	90	31/01/2027	UCU416
2 year	5.72	31/10/2028	£0	£0	£7,500,000	90	95	31/01/2027	UCU418
2 year	5.72	31/10/2028	£0	£0	£7,500,000	95	125	31/01/2027	UCU420
2 year	4.73	31/10/2028	£999	£100,000	£7,500,000	0	60	31/01/2027	UCX559
2 year	4.88	31/10/2028	£999	£100,000	£7,500,000	60	75	31/01/2027	UCX561
2 year	5.01	31/10/2028	£999	£100,000	£7,500,000	75	80	31/01/2027	UCX563
2 year	5.02	31/10/2028	£999	£100,000	£7,500,000	80	85	31/01/2027	UCX565
2 year	5.23	31/10/2028	£999	£100,000	£7,500,000	85	90	31/01/2027	UCU430
2 year	5.26	31/10/2028	£999	£100,000	£7,500,000	90	95	31/01/2027	UCU432
5 year	4.95	31/10/2031	£0	£0	£7,500,000	0	60	31/01/2027	UCX567
5 year	5.09	31/10/2031	£0	£0	£7,500,000	60	75	31/01/2027	UCX569
5 year	5.20	31/10/2031	£0	£0	£7,500,000	75	80	31/01/2027	UCX571
5 year	5.23	31/10/2031	£0	£0	£7,500,000	80	85	31/01/2027	UCU447
5 year	5.38	31/10/2031	£0	£0	£7,500,000	85	90	31/01/2027	UCX573
5 year	5.63	31/10/2031	£0	£0	£7,500,000	90	95	31/01/2027	UCX575
5 year	5.63	31/10/2031	£0	£0	£7,500,000	95	125	31/01/2027	UCX577
5 year	4.74	31/10/2031	£999	£100,000	£7,500,000	0	60	31/01/2027	UCX579
5 year	4.88	31/10/2031	£999	£100,000	£7,500,000	60	75	31/01/2027	UCX581
5 year	4.99	31/10/2031	£999	£100,000	£7,500,000	75	80	31/01/2027	UCX583
5 year	5.02	31/10/2031	£999	£100,000	£7,500,000	80	85	31/01/2027	UCU461
5 year	5.17	31/10/2031	£999	£100,000	£7,500,000	85	90	31/01/2027	UCX585
5 year	5.42	31/10/2031	£999	£100,000	£7,500,000	90	95	31/01/2027	UCX587
10 year	5.49	31/10/2036	£0	£25,000	£1,000,000	0	60	31/01/2027	UCU467
10 year	5.72	31/10/2036	£0	£25,000	£1,000,000	60	75	31/01/2027	UCU469

BoS Book 70, BM, TMB and Intelligent Finance Customers Only

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Premier Product Code
2 year	4.99	31/10/2028	£0	£0	£7,500,000	0	60	31/01/2027	UCX552
2 year	5.14	31/10/2028	£0	£0	£7,500,000	60	75	31/01/2027	UCX554
2 year	5.27	31/10/2028	£0	£0	£7,500,000	75	80	31/01/2027	UCX556
2 year	5.28	31/10/2028	£0	£0	£7,500,000	80	85	31/01/2027	UCX558
2 year	5.49	31/10/2028	£0	£0	£7,500,000	85	90	31/01/2027	UCU417
2 year	5.52	31/10/2028	£0	£0	£7,500,000	90	95	31/01/2027	UCU419
2 year	5.52	31/10/2028	£0	£0	£7,500,000	95	125	31/01/2027	UCU421
2 year	4.53	31/10/2028	£999	£100,000	£7,500,000	0	60	31/01/2027	UCX560
2 year	4.68	31/10/2028	£999	£100,000	£7,500,000	60	75	31/01/2027	UCX562
2 year	4.81	31/10/2028	£999	£100,000	£7,500,000	75	80	31/01/2027	UCX564
2 year	4.82	31/10/2028	£999	£100,000	£7,500,000	80	85	31/01/2027	UCX566
2 year	5.03	31/10/2028	£999	£100,000	£7,500,000	85	90	31/01/2027	UCU431
2 year	5.06	31/10/2028	£999	£100,000	£7,500,000	90	95	31/01/2027	UCU433
5 year	4.75	31/10/2031	£0	£0	£7,500,000	0	60	31/01/2027	UCX568
5 year	4.89	31/10/2031	£0	£0	£7,500,000	60	75	31/01/2027	UCX570
5 year	5.00	31/10/2031	£0	£0	£7,500,000	75	80	31/01/2027	UCX572
5 year	5.03	31/10/2031	£0	£0	£7,500,000	80	85	31/01/2027	UCU448
5 year	5.18	31/10/2031	£0	£0	£7,500,000	85	90	31/01/2027	UCX574
5 year	5.43	31/10/2031	£0	£0	£7,500,000	90	95	31/01/2027	UCX576
5 year	5.43	31/10/2031	£0	£0	£7,500,000	95	125	31/01/2027	UCX578
5 year	4.54	31/10/2031	£999	£100,000	£7,500,000	0	60	31/01/2027	UCX580
5 year	4.68	31/10/2031	£999	£100,000	£7,500,000	60	75	31/01/2027	UCX582
5 year	4.79	31/10/2031	£999	£100,000	£7,500,000	75	80	31/01/2027	UCX584
5 year	4.82	31/10/2031	£999	£100,000	£7,500,000	80	85	31/01/2027	UCU462
5 year	4.97	31/10/2031	£999	£100,000	£7,500,000	85	90	31/01/2027	UCX586
5 year	5.22	31/10/2031	£999	£100,000	£7,500,000	90	95	31/01/2027	UCX588
10 year	5.29	31/10/2036	£0	£25,000	£1,000,000	0	60	31/01/2027	UCU468
10 year	5.52	31/10/2036	£0	£25,000	£1,000,000	60	75	31/01/2027	UCU470

BM, TMB and Intelligent Finance Customers Only

Product Type	Rate(%)	BOE+/-	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code
2 year	4.50	0.75	31/10/2028	£0	£0	£7,500,000	0	60	31/01/2027	UCU434
2 year	4.62	0.87	31/10/2028	£0	£0	£7,500,000	60	75	31/01/2027	UCU435
2 year	4.67	0.92	31/10/2028	£0	£0	£7,500,000	75	80	31/01/2027	UCU436
2 year	4.80	1.05	31/10/2028	£0	£0	£7,500,000	80	85	31/01/2027	UCU437

BOS BTL - Product Transfers / Further Advances

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code
2 year	5.55	31/10/2028	£0	£0	£7,500,000	0	75	31/01/2027	UCU407
2 year	6.41	31/10/2028	£0	£0	£7,500,000	75	125	31/01/2027	UCU413
5 year	5.39	31/10/2031	£0	£0	£7,500,000	0	75	31/01/2027	UCU440
5 year	6.06	31/10/2031	£0	£0	£7,500,000	75	125	31/01/2027	UCU446