

BOS Rate Guide

11 August 2025

Bank of Scotland Home Loan Rate	8.45%
Bank of England Bank Rate (Variable)	4.00%

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11 August 2025

ERC Structure for Fixed Products:

2 year - 2% to 31/10/2026, 1% to 31/10/2027

5 year - 5% to 31/10/2026, 4% to 31/10/2027, 3% to 31/10/2028, 2% to 31/10/2029, 1% to 31/10/2030

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

ERC Structure for Tracker Products:

2 year - 1% to 31/10/2026, 0.5% to 31/10/2027

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	4.27	31/10/2027	£0	£0	£7,500,000	0	60	31/01/2026	UAX622
2 year	4.49	31/10/2027	£0	£0	£7,500,000	60	75	31/01/2026	UAX623
2 year	4.79	31/10/2027	£0	£0	£7,500,000	75	80	31/01/2026	UAX624
2 year	4.82	31/10/2027	£0	£0	£7,500,000	80	85	31/01/2026	UAX625
2 year	5.18	31/10/2027	£0	£0	£7,500,000	85	90	31/01/2026	UAX626
2 year	5.33	31/10/2027	£0	£0	£7,500,000	90	95	31/01/2026	UAX627

BM, TMB and Intelligent Finance Customers Only

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code
2 year	4.27	31/10/2027	£0	£0	£7,500,000	0	60	31/01/2026	UAX628
2 year	4.49	31/10/2027	£0	£0	£7,500,000	60	75	31/01/2026	UAX630
2 year	4.79	31/10/2027	£0	£0	£7,500,000	75	80	31/01/2026	UAX631
2 year	4.82	31/10/2027	£0	£0	£7,500,000	80	85	31/01/2026	UAX633
2 year	5.18	31/10/2027	£0	£0	£7,500,000	85	90	31/01/2026	UAX634
2 year	5.33	31/10/2027	£0	£0	£7,500,000	90	95	31/01/2026	UAX635
2 year	5.38	31/10/2027	£0	£0	£7,500,000	95	125	31/01/2026	UAX636
5 year	4.22	31/10/2030	£0	£0	£7,500,000	0	60	31/01/2026	UAX641
5 year	4.24	31/10/2030	£0	£0	£7,500,000	60	75	31/01/2026	UAX643
5 year	4.42	31/10/2030	£0	£0	£7,500,000	75	80	31/01/2026	UAX644
5 year	4.42	31/10/2030	£0	£0	£7,500,000	80	85	31/01/2026	UAX646
5 year	4.58	31/10/2030	£0	£0	£7,500,000	85	90	31/01/2026	UAX647
5 year	4.88	31/10/2030	£0	£0	£7,500,000	90	95	31/01/2026	UAX648
5 year	4.93	31/10/2030	£0	£0	£7,500,000	95	125	31/01/2026	UAX649
10 year	4.76	31/10/2035	£0	£25,000	£1,000,000	0	60	31/01/2026	UAX650
10 year	4.87	31/10/2035	£0	£25,000	£1,000,000	60	75	31/01/2026	UAX651

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	4.55	0.55	31/10/2027	£0	£0	£7,500,000	0	60	31/01/2026	UAX637
2 year	4.67	0.67	31/10/2027	£0	£0	£7,500,000	60	75	31/01/2026	UAX638
2 year	4.72	0.72	31/10/2027	£0	£0	£7,500,000	75	80	31/01/2026	UAX639
2 year	4.85	0.85	31/10/2027	£0	£0	£7,500,000	80	85	31/01/2026	UAX640

BOS BTL - Product Transfers / Further Advances

Product Type	Rate(%)	Until	Fee	Available between		Min LTV (%)	Max LTV (%)	Complete by	Product Code
2 year	4.94	31/10/2027	£0	£0	£7,500,000	0	75	31/01/2026	UAX629
2 year	5.92	31/10/2027	£0	£0	£7,500,000	75	125	31/01/2026	UAX632
5 year	4.83	31/10/2030	£0	£0	£7,500,000	0	75	31/01/2026	UAX642
5 year	5.41	31/10/2030	£0	£0	£7,500,000	75	125	31/01/2026	UAX645