



Mortgage Rate Table

Rates effective from 09/07/2026



For mortgage intermediary use only



Product notes:

- All Prime and Near Prime Purchase and Remortgage products have a minimum loan size of £50k.
- If a change in valuation occurs following FMA, which reduces the loan size below the minimum level we will allow the case to proceed.
- 0-85% products within one product code, if your LTV is below 75% and require a max loan amount, above £1,000,000. Please contact the TBDM team.

Prime		Near Prime	
LTV %	Max loan amount £	LTV %	Max loan amount £
0-85	1,000,000*	0-90	750,000
85-95	750,000		

Product code key:

Blue product codes indicate rate decrease, product change or new addition from previous range.

Pink product codes indicate rate increase from previous range.

Purple product codes indicate no rate change from previous range.

Prime & Near Prime ERC

Our Prime & Near Prime early repayment charges are now applicable until August of the relevant year - 2 year (31/10/28), 3 year (31/10/29) and 5 year (31/10/31)

2 year fixed rates 2.5% to 31/10/27, and 1.5% to 31/10/2028

3 year fixed rates 3% to 31/10/27, 2.5% to 31/08/28 and 1.5% to 31/10/2029

5 year fixed rates 5% to 31/10/27, 4.5% to 31/10/28, 4% to 31/10/29, 3% to 31/10/30 and 1.5% to 31/10/31

Maximum LTV by property type and region

	Greater London & South East	Rest of UK
New Build House	95%	90%
New Build Flat/maisonette	90%	80%
2nd Hand Flat/maisonette	95%	90%

Product notes:

- 95% LTV products are not available for self-employed customers.
- Max LTVs are applied to the mortgaged property location.
- Applicable Greater London and South-East postcodes are shown below:

Greater London	
Postcode Prefix	Region
SM	Sutton
W	London
NW	London
KT	Kingston
EC	London
RM	Romford
E	London
SE	London
WC	London
HA	Harrow
WD	Watford
EN	Enfield
DA	Dartford
BR	Bromley
UB	Southall
CR	Croydon
SW	London
TW	Twickenham
IG	Ilford
N	London

South-East	
Postcode Prefix	Region
BN	Brighton
RH	Redhill
RG	Reading
SG	Stevenage
CT	Canterbury
SL	Slough
AL	St. Albans
OX	Oxford
PO	Portsmouth
TN	Tonbridge
HP	Hemel
SO	Southampton
MK	Milton Keynes
ME	Medway
LU	Luton
GU	Guilford

Atom bank Adverse Credit Criteria

Atom bank				
Max LTV	Prime		Near Prime	
	0-85%	85-95%	0-90%	90-95%
Mortgage missed payments	0 in 12 months 2 in 13 - 24 months	0 in 12 months 2 in 13 - 24 months	0 in 12 months	0 in 12 months 2 in 13 - 24 months
Unsecured loans worst status	1 in 12 months	1 in 12 months	2 in 12 months	1 in 12 months
Credit card / revolving credit worst status	2 in 12 months	2 in 12 months	2 in 12 months	2 in 12 months
Defaults (the unsatisfied limit is based on current outstanding default value)	0 in 36 months 1 in 37-72 months (unsatisfied <£500)	0 in 36 months 1 in 37-72 months (unsatisfied <£500)	0 in 12 months 4 in 13 - 24 months (satisfied or £2.5k max unsatisfied) £500 unsatisfied for mail, comms, utilities ignored	0 in 12 months 1 in 13 - 36 months (unsatisfied <£500)
CCJs (the unsatisfied value limit is based on the originating CCJ value)	0 in 12 months 1 in 13 - 36 months (<£500 originating CCJ value satisfied or unsatisfied) or 1 in 37 - 72 months (satisfied with no max originating value or <£500 unsatisfied)	0 in 36 months 1 in 37 - 72 months (satisfied with no max originating value or <£500 unsatisfied)	0 in 12 months 4 in 13 - 72 months (satisfied with no max originating value or £1k max unsatisfied combined)	0 in 36 months 1 in 37 - 72 months (satisfied with no max originating value or <£500 unsatisfied)
Bankruptcy	>6 years discharged	>6 years discharged	>6 years discharged	>6 years discharged
IVA (Individual Voluntary Arrangement)	>6 years discharged	>6 years discharged	>6 years discharged	>6 years discharged

Prime 2 year

Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
2 years ERC until 31/10/2028	Prime	DM06637	0	85	£50,000	£1,000,000	5.19	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	6.99
		DM06638	85	90	£50,000	£750,000	5.24	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06639	90	95	£50,000	£750,000	5.44	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06640	0	85	£50,000	£1,000,000	4.99	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06641	85	90	£50,000	£750,000	5.04	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06642	90	95	£50,000	£750,000	5.24	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	

Prime 3 year

Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
3 years ERC until 31/10/2029	Prime	DM06643	0	85	£50,000	£1,000,000	5.19	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	6.99
		DM06644	85	90	£50,000	£750,000	5.24	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06645	90	95	£50,000	£750,000	5.44	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06646	0	85	£50,000	£1,000,000	4.99	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06647	85	90	£50,000	£750,000	5.04	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06648	90	95	£50,000	£750,000	5.24	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	

Prime 5 year



Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
5 years ERC until 31/10/2031	Prime	DM06649	0	85	£50,000	£1,000,000	5.14	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	6.99
		DM06650	85	90	£50,000	£750,000	5.19	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06651	90	95	£50,000	£750,000	5.39	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06652	0	85	£50,000	£1,000,000	5.04	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06653	85	90	£50,000	£750,000	5.09	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		DM06654	90	95	£50,000	£750,000	5.29	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	

Retention only 2 year

Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
2 years. ERC until 31/10/2028	Retention only	PT06318	0	60	£0	£2,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT06319	60	75	£0	£2,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06320	75	80	£0	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06321	80	85	£0	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06322	85	90	£0	£750,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06323	90	95	£0	£750,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	

Retention only 3 year

Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
3 years. ERC until 31/10/2029	Retention only	PT06324	0	60	£0	£2,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT06325	60	75	£0	£2,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06326	75	80	£0	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06327	80	85	£0	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06328	85	90	£0	£750,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06329	90	95	£0	£750,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	

Retention only 5 year



Fixed period	Product type	Code (DMxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
5 years. ERC until 31/10/2031	Retention only	PT06330	0	60	£0	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT06331	60	75	£0	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06332	75	80	£0	£1,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06333	80	85	£0	£1,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06334	85	90	£0	£750,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT06335	90	95	£0	£750,000	5.39	£0	Available to existing Atom bank borrowers. Valuation included.	

Prime Further Advance 2 year



Fixed period	Product type	Code (FAxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
2 years. ERC until 31/10/2028	Further Advance	FA1192	0	60	£25,000	£2,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA1193	60	75	£25,000	£2,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1194	75	80	£25,000	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1195	80	85	£25,000	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1196	85	90	£25,000	£750,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1197	90	95	£25,000	£750,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	

Prime Further Advance 3 year

Fixed period	Product type	Code (FAxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
3 years. ERC until 31/10/2029	Further Advance	FA1198	0	60	£25,000	£2,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA1199	60	75	£25,000	£2,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1200	75	80	£25,000	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1201	75	85	£25,000	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1202	85	90	£25,000	£750,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1203	90	95	£25,000	£750,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	

Prime Further Advance 5 year



Fixed period	Product type	Code (FAxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
5 years. ERC until 31/10/2031	Further Advance	FA1204	0	60	£25,000	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA1205	60	75	£25,000	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1206	75	80	£25,000	£1,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1207	75	85	£25,000	£1,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1208	85	90	£25,000	£750,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA1209	90	95	£25,000	£750,000	5.39	£0	Available to existing Atom bank borrowers. Valuation included.	

Near Prime 2 year

Fixed period	Product type	Code (NPxxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
2 years. ERC until 31/10/2028	Near Prime	NP02524	0	60	£50,000	£750,000	5.74	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	6.99
		NP02525	60	75	£50,000	£750,000	5.74	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02526	75	80	£50,000	£750,000	6.04	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02527	80	85	£50,000	£750,000	6.09	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02528	85	90	£50,000	£750,000	6.64	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02529	90	95	£50,000	£750,000	6.99	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02530	0	60	£50,000	£750,000	5.49	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02531	60	75	£50,000	£750,000	5.49	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02532	75	80	£50,000	£750,000	5.69	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02533	80	85	£50,000	£750,000	5.74	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02534	85	90	£50,000	£750,000	6.49	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02535	90	95	£50,000	£750,000	6.79	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02536	0	60	£50,000	£750,000	5.39	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02537	60	75	£50,000	£750,000	5.39	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02538	75	80	£50,000	£750,000	5.64	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02539	0	85	£50,000	£750,000	5.69	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	

Near Prime 2 year (continued)

Fixed period	Product type	Code (NPxxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
2 years. ERC until 31/10/2028	Near Prime	NP02540	85	90	£50,000	£750,000	6.29	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	6.99
		NP02541	90	95	£50,000	£750,000	6.69	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02542	0	60	£50,000	£750,000	5.29	£1,995	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02543	60	75	£50,000	£750,000	5.29	£1,995	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02544	75	80	£50,000	£750,000	5.54	£1,995	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02545	80	85	£50,000	£750,000	5.59	£1,995	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02546	85	90	£50,000	£750,000	6.19	£1,995	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02547	90	95	£50,000	£750,000	6.59	£1,995	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	

Near Prime 3 year

Fixed period	Product type	Code (NPxxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
3 years. ERC until 31/10/2029	Near Prime	NP02548	0	60	£50,000	£750,000	5.74	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	6.99
		NP02549	60	75	£50,000	£750,000	5.74	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02550	75	80	£50,000	£750,000	5.94	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02551	80	85	£50,000	£750,000	5.99	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02552	85	90	£50,000	£750,000	6.54	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02553	90	95	£50,000	£750,000	6.89	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02554	0	60	£50,000	£750,000	5.54	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02555	60	75	£50,000	£750,000	5.54	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02556	75	80	£50,000	£750,000	5.74	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02557	80	85	£50,000	£750,000	5.79	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02558	85	90	£50,000	£750,000	6.44	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02559	90	95	£50,000	£750,000	6.69	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02560	0	60	£50,000	£750,000	5.44	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02561	60	75	£50,000	£750,000	5.44	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02562	75	80	£50,000	£750,000	5.64	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02563	80	85	£50,000	£750,000	5.69	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02564	85	90	£50,000	£750,000	6.34	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02565	90	95	£50,000	£750,000	6.59	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	

Near Prime 5 year

Fixed period	Product type	Code (NPxxxxxx)	LTV		Available loan sizes		Initial Rate (%)	Product Fee (up front or added to loan)	Additional info.	SVR (%)
			Min. (%)	Max. (%)	Min.	Max.				
5 years. ERC until 31/10/2031	Near Prime	NP02566	0	60	£50,000	£750,000	5.64	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	6.99
		NP02567	60	75	£50,000	£750,000	5.64	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02568	75	80	£50,000	£750,000	5.94	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02569	80	85	£50,000	£750,000	5.99	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02570	85	90	£50,000	£750,000	6.54	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02571	90	95	£50,000	£750,000	6.79	£0	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02572	0	60	£50,000	£750,000	5.49	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02573	60	75	£50,000	£750,000	5.49	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02574	75	80	£50,000	£750,000	5.74	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02575	80	85	£50,000	£750,000	5.79	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02576	85	90	£50,000	£750,000	6.44	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02577	90	95	£50,000	£750,000	6.69	£900	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02578	0	60	£50,000	£750,000	5.44	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02579	60	75	£50,000	£750,000	5.44	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02580	75	80	£50,000	£750,000	5.64	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02581	80	85	£50,000	£750,000	5.69	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02582	85	90	£50,000	£750,000	6.34	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	
		NP02583	90	95	£50,000	£750,000	6.59	£1,500	Free basic valuation for Purchase & Remortgage and fee assisted legals for Remortgage	