



Atom bank

Mortgage Rate Table

Rates effective from 04/09/2024

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*	0-85	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 November of the relevant year - 2 year (30/11/26), 3 year (30/11/27) and 5 year (30/11/29)

2 year fixed rates 2.5% to 30/11/25, and 1.5% to 30/11/26

3 year fixed rates 3% to 30/11/25, 2.5% to 30/11/26 and 1.5% to 30/11/27

5 year fixed rates 5% to 30/11/25, 4.5% to 30/11/26, 4% to 30/11/27, 3% to 30/11/28 and 1.5% to 30/11/29

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

Prime New Purchase 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 30/11/2026	New Purchase	DM05986	0	85	£50,000	£1,000,000	5.59	£0	Free basic valuation.	6.99
		DM05987	85	90	£50,000	£750,000	5.59	£0	Free basic valuation.	
		DM05988	90	95	£50,000	£750,000	5.84	£0	Free basic valuation.	
		DM05989	0	85	£50,000	£1,000,000	5.39	£900	Free basic valuation.	
		DM05990	85	90	£50,000	£750,000	5.39	£900	Free basic valuation.	

Prime New Purchase 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 30/11/2027	New Purchase	DM05991	0	85	£50,000	£1,000,000	5.34	£0	Free basic valuation.	6.99
		DM05992	85	90	£50,000	£750,000	5.34	£0	Free basic valuation.	
		DM05993	90	95	£50,000	£750,000	5.59	£0	Free basic valuation.	
		DM05994	0	85	£50,000	£1,000,000	5.19	£900	Free basic valuation.	
		DM05995	85	90	£50,000	£750,000	5.19	£900	Free basic valuation.	

Prime New Purchase 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 30/11/2029	New Purchase	DM05996	0	85	£50,000	£1,000,000	5.04	£0	Free basic valuation.	6.99
		DM05997	85	90	£50,000	£750,000	5.04	£0	Free basic valuation.	
		DM05998	90	95	£50,000	£750,000	5.24	£0	Free basic valuation.	
		DM05999	0	85	£50,000	£1,000,000	4.94	£900	Free basic valuation.	
		DM06000	85	90	£50,000	£750,000	4.94	£900	Free basic valuation.	

Prime Remortgage 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 30/11/2026	Prime Remortgage	DM06001	0	85	£50,000	£1,000,000	5.59	£0	Free basic valuation and fee assisted legals	6.99
		DM06002	85	90	£50,000	£750,000	5.59	£0	Free basic valuation and fee assisted legals	
		DM06003	90	95	£50,000	£750,000	5.84	£0	Free basic valuation and fee assisted legals	
		DM06004	0	85	£50,000	£1,000,000	5.39	£900	Free basic valuation and fee assisted legals	
		DM06005	85	90	£50,000	£750,000	5.39	£900	Free basic valuation and fee assisted legals	

Prime Remortgage 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 30/11/2027	Prime Remortgage	DM06006	0	85	£50,000	£1,000,000	5.34	£0	Free basic valuation and free legals.	6.99
		DM06007	85	90	£50,000	£750,000	5.34	£0	Free basic valuation and free legals.	
		DM06008	90	95	£50,000	£750,000	5.59	£0	Free basic valuation and free legals.	
		DM06009	0	85	£50,000	£1,000,000	5.19	£900	Free basic valuation and free legals.	
		DM06010	85	90	£50,000	£750,000	5.19	£900	Free basic valuation and free legals.	

Prime Remortgage 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 30/11/2029	Prime Remortgage	DM06011	0	85	£50,000	£1,000,000	5.04	£0	Free basic valuation and free legals.	6.99
		DM06012	85	90	£50,000	£750,000	5.04	£0	Free basic valuation and free legals.	
		DM06013	90	95	£50,000	£750,000	5.24	£0	Free basic valuation and free legals.	
		DM06014	0	85	£50,000	£1,000,000	4.94	£900	Free basic valuation and free legals.	
		DM06015	85	90	£50,000	£750,000	4.94	£900	Free basic valuation and free legals.	

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 30/11/2026	Retention only	PT05830	0	60	£0	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05831	60	75	£0	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05832	75	80	£0	£1,000,000	5.29	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05833	80	85	£0	£1,000,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05834	85	90	£0	£750,000	5.54	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05835	90	95	£0	£750,000	5.74	£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 30/11/2027	Retention only	PT05836	0	60	£0	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05837	60	75	£0	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05838	75	80	£0	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05839	80	85	£0	£1,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05840	85	90	£0	£750,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05841	90	95	£0	£750,000	5.54	£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 30/11/2029	Retention only	PT05842	0	60	£0	£2,000,000	4.74	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05843	60	75	£0	£2,000,000	4.74	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05844	75	80	£0	£1,000,000	4.79	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05845	80	85	£0	£1,000,000	4.84	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05846	85	90	£0	£750,000	5.04	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05847	90	95	£0	£750,000	5.14	£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 30/11/2026	Further advance	FA0704	0	60	£25,000	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included	6.99
		FA0705	60	75	£25,000	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0706	75	80	£25,000	£1,000,000	5.29	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0707	80	85	£25,000	£1,000,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0708	85	90	£25,000	£750,000	5.54	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0709	90	95	£25,000	£750,000	5.74	£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 30/11/2027	Further advance	FA0710	0	60	£25,000	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included	6.99
		FA0711	60	75	£25,000	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0712	75	80	£25,000	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0713	75	85	£25,000	£1,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0714	85	90	£25,000	£750,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0715	90	95	£25,000	£750,000	5.54	£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 30/11/2029	Further advance	FA0716	0	60	£25,000	£2,000,000	4.74	£0	Available to existing Atom bank borrowers. Valuation included	6.99
		FA0717	60	75	£25,000	£2,000,000	4.74	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0718	75	80	£25,000	£1,000,000	4.79	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0719	75	85	£25,000	£1,000,000	4.84	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0720	85	90	£25,000	£750,000	5.04	£0	Available to existing Atom bank borrowers. Valuation included	
		FA0721	90	95	£25,000	£750,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included	

Near Prime New Purchase 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 30/11/2026	Near Prime New Purchase	NP00991	0	60	£50,000	£750,000	6.19	£0	Free basic valuation.	6.99
		NP00992	60	75	£50,000	£750,000	6.19	£0	Free basic valuation.	
		NP00993	75	80	£50,000	£750,000	6.39	£0	Free basic valuation.	
		NP00994	80	85	£50,000	£750,000	6.49	£0	Free basic valuation.	
		NP00995	0	60	£50,000	£750,000	6.04	£900	Free basic valuation.	
		NP00996	60	75	£50,000	£750,000	6.04	£900	Free basic valuation.	
		NP00997	75	80	£50,000	£750,000	6.24	£900	Free basic valuation.	
		NP00998	80	85	£50,000	£750,000	6.29	£900	Free basic valuation.	

Near Prime New Purchase 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 30/11/2027	Near Prime New Purchase	NP00999	0	60	£50,000	£750,000	6.04	£0	Free basic valuation.	6.99
		NP01000	60	75	£50,000	£750,000	6.09	£0	Free basic valuation.	
		NP01001	75	80	£50,000	£750,000	6.14	£0	Free basic valuation.	
		NP01002	80	85	£50,000	£750,000	6.24	£0	Free basic valuation.	
		NP01003	0	60	£50,000	£750,000	5.89	£900	Free basic valuation.	
		NP01004	60	75	£50,000	£750,000	5.89	£900	Free basic valuation.	
		NP01005	75	80	£50,000	£750,000	6.04	£900	Free basic valuation.	
		NP01006	80	85	£50,000	£750,000	6.09	£900	Free basic valuation.	

Near Prime New Purchase 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 30/11/2029	Near Prime New Purchase	NP01007	0	60	£50,000	£750,000	5.64	£0	Free basic valuation.	6.99
		NP01008	60	75	£50,000	£750,000	5.79	£0	Free basic valuation.	
		NP01009	75	80	£50,000	£750,000	5.89	£0	Free basic valuation.	
		NP01010	80	85	£50,000	£750,000	6.09	£0	Free basic valuation.	
		NP01011	0	60	£50,000	£750,000	5.49	£900	Free basic valuation.	
		NP01012	60	75	£50,000	£750,000	5.59	£900	Free basic valuation.	
		NP01013	75	80	£50,000	£750,000	5.79	£900	Free basic valuation.	
		NP01014	80	85	£50,000	£750,000	5.99	£900	Free basic valuation.	

Near Prime Remortgage 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 30/11/2026	Near Prime Remortgage	NP01015	0	60	£50,000	£750,000	6.19	£0	Free basic valuation and fee assisted legals	6.99
		NP01016	60	75	£50,000	£750,000	6.19	£0	Free basic valuation and fee assisted legals	
		NP01017	75	80	£50,000	£750,000	6.39	£0	Free basic valuation and fee assisted legals	
		NP01018	80	85	£50,000	£750,000	6.49	£0	Free basic valuation and fee assisted legals	
		NP01019	0	60	£50,000	£750,000	6.04	£900	Free basic valuation and fee assisted legals	
		NP01020	60	75	£50,000	£750,000	6.04	£900	Free basic valuation and fee assisted legals	
		NP01021	75	80	£50,000	£750,000	6.24	£900	Free basic valuation and fee assisted legals	
		NP01022	80	85	£50,000	£750,000	6.29	£900	Free basic valuation and fee assisted legals	

Near Prime Remortgage 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 30/11/2027	Near Prime Remortgage	NP01023	0	60	£50,000	£750,000	6.04	£0	Free basic valuation and fee assisted legals	6.99
		NP01024	60	75	£50,000	£750,000	6.09	£0	Free basic valuation and fee assisted legals	
		NP01025	75	80	£50,000	£750,000	6.14	£0	Free basic valuation and fee assisted legals	
		NP01026	80	85	£50,000	£750,000	6.24	£0	Free basic valuation and fee assisted legals	
		NP01027	0	60	£50,000	£750,000	5.89	£900	Free basic valuation and fee assisted legals	
		NP01028	60	75	£50,000	£750,000	5.89	£900	Free basic valuation and fee assisted legals	
		NP01029	75	80	£50,000	£750,000	6.04	£900	Free basic valuation and fee assisted legals	
		NP01030	80	85	£50,000	£750,000	6.09	£900	Free basic valuation and fee assisted legals	

Near Prime Remortgage 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 30/11/2029	Near Prime Remortgage	NP01031	0	60	£50,000	£750,000	5.64	£0	Free basic valuation and fee assisted legals	6.99
		NP01032	60	75	£50,000	£750,000	5.79	£0	Free basic valuation and fee assisted legals	
		NP01033	75	80	£50,000	£750,000	5.89	£0	Free basic valuation and fee assisted legals	
		NP01034	80	85	£50,000	£750,000	6.09	£0	Free basic valuation and fee assisted legals	
		NP01035	0	60	£50,000	£750,000	5.49	£900	Free basic valuation and fee assisted legals	
		NP01036	60	75	£50,000	£750,000	5.59	£900	Free basic valuation and fee assisted legals	
		NP01037	75	80	£50,000	£750,000	5.79	£900	Free basic valuation and fee assisted legals	
		NP01038	80	85	£50,000	£750,000	5.99	£900	Free basic valuation and fee assisted legals	