



Atom bank

Mortgage Rate Table

Rates effective from 20/12/2024

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 March of the relevant year - 2 year (31/03/27), 3 year (31/03/28) and 5 year (31/03/30)

2 year fixed rates 2.5% to 31/03/26, and 1.5% to 31/03/27

3 year fixed rates 3% to 31/03/26, 2.5% to 31/03/27 and 1.5% to 31/03/28

5 year fixed rates 5% to 31/03/26, 4.5% to 31/03/27, 4% to 31/03/28, 3% to 31/03/29 and 1.5% to 31/03/30

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 31/03/2027	New Purchase	DM06112	0	85	£50,000	£1,000,000	5.64	£0	Free basic valuation.	6.99
		DM06113	85	90	£50,000	£750,000	5.69	£0	Free basic valuation.	
		DM06114	90	95	£50,000	£750,000	5.74	£0	Free basic valuation.	
		DM06115	0	85	£50,000	£1,000,000	5.44	£900	Free basic valuation.	
		DM06116	85	90	£50,000	£750,000	5.49	£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 31/03/2028	New Purchase	DM06117	0	85	£50,000	£1,000,000	5.44	£0	Free basic valuation.	6.99
		DM06118	85	90	£50,000	£750,000	5.54	£0	Free basic valuation.	
		DM06119	90	95	£50,000	£750,000	5.59	£0	Free basic valuation.	
		DM06120	0	85	£50,000	£1,000,000	5.24	£900	Free basic valuation.	
		DM06121	85	90	£50,000	£750,000	5.34	£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 31/03/2030	New Purchase	DM06122	0	85	£50,000	£1,000,000	5.24	£0	Free basic valuation.	6.99
		DM06123	85	90	£50,000	£750,000	5.34	£0	Free basic valuation.	
		DM06124	90	95	£50,000	£750,000	5.39	£0	Free basic valuation.	
		DM06125	0	85	£50,000	£1,000,000	5.14	£900	Free basic valuation.	
		DM06126	85	90	£50,000	£750,000	5.29	£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 31/03/2027	Prime Remortgage	DM06127	0	85	£50,000	£1,000,000	5.64	£0	Free basic valuation and fee assisted legals.	6.99
		DM06128	85	90	£50,000	£750,000	5.69	£0	Free basic valuation and fee assisted legals.	
		DM06129	90	95	£50,000	£750,000	5.74	£0	Free basic valuation and fee assisted legals.	
		DM06130	0	85	£50,000	£1,000,000	5.44	£900	Free basic valuation and fee assisted legals.	
		DM06131	85	90	£50,000	£750,000	5.49	£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 31/03/2028	Prime Remortgage	DM06132	0	85	£50,000	£1,000,000	5.44	£0	Free basic valuation and fee assisted legals.	6.99
		DM06133	85	90	£50,000	£750,000	5.54	£0	Free basic valuation and fee assisted legals.	
		DM06134	90	95	£50,000	£750,000	5.59	£0	Free basic valuation and fee assisted legals.	
		DM06135	0	85	£50,000	£1,000,000	5.24	£900	Free basic valuation and fee assisted legals.	
		DM06136	85	90	£50,000	£750,000	5.34	£900	Free basic valuation and fee assisted 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 31/03/2030	Prime Remortgage	DM06137	0	85	£50,000	£1,000,000	5.24	£0	Free basic valuation and fee assisted legals.	6.99
		DM06138	85	90	£50,000	£750,000	5.34	£0	Free basic valuation and fee assisted legals.	
		DM06139	90	95	£50,000	£750,000	5.39	£0	Free basic valuation and fee assisted legals.	
		DM06140	0	85	£50,000	£1,000,000	5.14	£900	Free basic valuation and fee assisted legals.	
		DM06141	85	90	£50,000	£750,000	5.29	£900	Free basic valuation and fee assisted 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 31/03/2027	Retention only	PT05922	0	60	£0	£2,000,000	5.64	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05923	60	75	£0	£2,000,000	5.64	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05924	75	80	£0	£1,000,000	5.64	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05925	80	85	£0	£1,000,000	5.64	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05926	85	90	£0	£750,000	5.69	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05927	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 31/03/2028	Retention only	PT05928	0	60	£0	£2,000,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05929	60	75	£0	£2,000,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05930	75	80	£0	£1,000,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05931	80	85	£0	£1,000,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05932	85	90	£0	£750,000	5.54	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05933	90	95	£0	£750,000	5.59	£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 31/03/2030	Retention only	PT05934	0	60	£0	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05935	60	75	£0	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05936	75	80	£0	£1,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05937	80	85	£0	£1,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05938	85	90	£0	£750,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05939	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 31/03/2027	Further advance	FA0796	0	60	£25,000	£2,000,000	5.64	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA0797	60	75	£25,000	£2,000,000	5.64	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0798	75	80	£25,000	£1,000,000	5.64	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0799	80	85	£25,000	£1,000,000	5.64	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0800	85	90	£25,000	£750,000	5.69	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0801	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 31/03/2028	Further advance	FA0802	0	60	£25,000	£2,000,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA0803	60	75	£25,000	£2,000,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0804	75	80	£25,000	£1,000,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0805	75	85	£25,000	£1,000,000	5.44	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0806	85	90	£25,000	£750,000	5.54	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0807	90	95	£25,000	£750,000	5.59	£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 31/03/2030	Further advance	FA0808	0	60	£25,000	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA0809	60	75	£25,000	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0810	75	80	£25,000	£1,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0811	75	85	£25,000	£1,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0812	85	90	£25,000	£750,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0813	90	95	£25,000	£750,000	5.39	£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 31/03/2027	Near Prime New Purchase	NP01135	0	60	£50,000	£750,000	5.99	£0	Free basic valuation.	6.99
		NP01136	60	75	£50,000	£750,000	5.99	£0	Free basic valuation.	
		NP01137	75	80	£50,000	£750,000	6.29	£0	Free basic valuation.	
		NP01138	80	85	£50,000	£750,000	6.39	£0	Free basic valuation.	
		NP01139	0	60	£50,000	£750,000	5.79	£900	Free basic valuation.	
		NP01140	60	75	£50,000	£750,000	5.79	£900	Free basic valuation.	
		NP01141	75	80	£50,000	£750,000	6.09	£900	Free basic valuation.	
		NP01142	80	85	£50,000	£750,000	6.14	£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 31/03/2028	Near Prime New Purchase	NP01143	0	60	£50,000	£750,000	5.79	£0	Free basic valuation.	6.99
		NP01144	60	75	£50,000	£750,000	5.79	£0	Free basic valuation.	
		NP01145	75	80	£50,000	£750,000	5.99	£0	Free basic valuation.	
		NP01146	80	85	£50,000	£750,000	6.09	£0	Free basic valuation.	
		NP01147	0	60	£50,000	£750,000	5.64	£900	Free basic valuation.	
		NP01148	60	75	£50,000	£750,000	5.64	£900	Free basic valuation.	
		NP01149	75	80	£50,000	£750,000	5.89	£900	Free basic valuation.	
		NP01150	80	85	£50,000	£750,000	5.94	£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 31/03/2030	Near Prime New Purchase	NP01151	0	60	£50,000	£750,000	5.59	£0	Free basic valuation.	6.99
		NP01152	60	75	£50,000	£750,000	5.59	£0	Free basic valuation.	
		NP01153	75	80	£50,000	£750,000	5.89	£0	Free basic valuation.	
		NP01154	80	85	£50,000	£750,000	5.99	£0	Free basic valuation.	
		NP01155	0	60	£50,000	£750,000	5.44	£900	Free basic valuation.	
		NP01156	60	75	£50,000	£750,000	5.44	£900	Free basic valuation.	
		NP01157	75	80	£50,000	£750,000	5.74	£900	Free basic valuation.	
		NP01158	80	85	£50,000	£750,000	5.84	£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 31/03/2027	Near Prime Remortgage	NP01159	0	60	£50,000	£750,000	5.99	£0	Free basic valuation and fee assisted legals.	6.99
		NP01160	60	75	£50,000	£750,000	5.99	£0	Free basic valuation and fee assisted legals.	
		NP01161	75	80	£50,000	£750,000	6.29	£0	Free basic valuation and fee assisted legals.	
		NP01162	80	85	£50,000	£750,000	6.39	£0	Free basic valuation and fee assisted legals.	
		NP01163	0	60	£50,000	£750,000	5.79	£900	Free basic valuation and fee assisted legals.	
		NP01164	60	75	£50,000	£750,000	5.79	£900	Free basic valuation and fee assisted legals.	
		NP01165	75	80	£50,000	£750,000	6.09	£900	Free basic valuation and fee assisted legals.	
		NP01166	80	85	£50,000	£750,000	6.14	£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 31/03/2028	Near Prime Remortgage	NP01167	0	60	£50,000	£750,000	5.79	£0	Free basic valuation and fee assisted legals.	6.99
		NP01168	60	75	£50,000	£750,000	5.79	£0	Free basic valuation and fee assisted legals.	
		NP01169	75	80	£50,000	£750,000	5.99	£0	Free basic valuation and fee assisted legals.	
		NP01170	80	85	£50,000	£750,000	6.09	£0	Free basic valuation and fee assisted legals.	
		NP01171	0	60	£50,000	£750,000	5.64	£900	Free basic valuation and fee assisted legals.	
		NP01172	60	75	£50,000	£750,000	5.64	£900	Free basic valuation and fee assisted legals.	
		NP01173	75	80	£50,000	£750,000	5.89	£900	Free basic valuation and fee assisted legals.	
		NP01174	80	85	£50,000	£750,000	5.94	£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 31/03/2030	Near Prime Remortgage	NP01175	0	60	£50,000	£750,000	5.59	£0	Free basic valuation and fee assisted legals.	6.99
		NP01176	60	75	£50,000	£750,000	5.59	£0	Free basic valuation and fee assisted legals.	
		NP01177	75	80	£50,000	£750,000	5.89	£0	Free basic valuation and fee assisted legals.	
		NP01178	80	85	£50,000	£750,000	5.99	£0	Free basic valuation and fee assisted legals.	
		NP01179	0	60	£50,000	£750,000	5.44	£900	Free basic valuation and fee assisted legals.	
		NP01180	60	75	£50,000	£750,000	5.44	£900	Free basic valuation and fee assisted legals.	
		NP01181	75	80	£50,000	£750,000	5.74	£900	Free basic valuation and fee assisted legals.	
		NP01182	80	85	£50,000	£750,000	5.84	£900	Free basic valuation and fee assisted legals.	