

Atom bank

Mortgage Rate Table

Rates effective from 17/09/2024

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	DM05956	0	85	£50,000	£1,000,000	5.59	£0	Free basic valuation.	6.99
		DM05957	85	90	£50,000	£750,000	5.59	£0	Free basic valuation.	
		DM05986	90	95	£50,000	£750,000	5.69	£0	Free basic valuation.	
		DM05959	0	85	£50,000	£1,000,000	5.39	£900	Free basic valuation.	
		DM05960	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	DM05961	0	85	£50,000	£1,000,000	5.34	£0	Free basic valuation.	6.99
		DM05962	85	90	£50,000	£750,000	5.34	£0	Free basic valuation.	
		DM05987	90	95	£50,000	£750,000	5.44	£0	Free basic valuation.	
		DM05964	0	85	£50,000	£1,000,000	5.19	£900	Free basic valuation.	
		DM05965	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	DM05966	0	85	£50,000	£1,000,000	5.04	£0	Free basic valuation.	6.99
		DM05967	85	90	£50,000	£750,000	5.04	£0	Free basic valuation.	
		DM05988	90	95	£50,000	£750,000	5.14	£0	Free basic valuation.	
		DM05969	0	85	£50,000	£1,000,000	4.94	£900	Free basic valuation.	
		DM05970	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	DM05971	0	85	£50,000	£1,000,000	5.59	£0	Free basic valuation and fee assisted legals.	6.99
		DM05972	85	90	£50,000	£750,000	5.59	£0	Free basic valuation and fee assisted legals.	
		DM05989	90	95	£50,000	£750,000	5.69	£0	Free basic valuation and fee assisted legals.	
		DM05974	0	85	£50,000	£1,000,000	5.39	£900	Free basic valuation and fee assisted legals.	
		DM05975	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	DM05976	0	85	£50,000	£1,000,000	5.34	£0	Free basic valuation and fee assisted legals.	6.99
		DM05977	85	90	£50,000	£750,000	5.34	£0	Free basic valuation and fee assisted legals.	
		DM05990	90	95	£50,000	£750,000	5.44	£0	Free basic valuation and fee assisted legals.	
		DM05979	0	85	£50,000	£1,000,000	5.19	£900	Free basic valuation and fee assisted legals.	
		DM05980	85	90	£50,000	£750,000	5.19	£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 30/11/2029	Prime Remortgage	DM05981	0	85	£50,000	£1,000,000	5.04	£0	Free basic valuation and fee assisted legals.	6.99
		DM05982	85	90	£50,000	£750,000	5.04	£0	Free basic valuation and fee assisted legals.	
		DM05991	90	95	£50,000	£750,000	5.14	£0	Free basic valuation and fee assisted legals.	
		DM05984	0	85	£50,000	£1,000,000	4.94	£900	Free basic valuation and fee assisted legals.	
		DM05985	85	90	£50,000	£750,000	4.94	£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 30/11/2026	Retention only	PT05812	0	60	£0	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05813	60	75	£0	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05814	75	80	£0	£1,000,000	5.29	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05815	80	85	£0	£1,000,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05816	85	90	£0	£750,000	5.54	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05830	90	95	£0	£750,000	5.69	£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	PT05818	0	60	£0	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05819	60	75	£0	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05820	75	80	£0	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05821	80	85	£0	£1,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05822	85	90	£0	£750,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05831	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 30/11/2029	Retention only	PT05824	0	60	£0	£2,000,000	4.74	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		PT05825	60	75	£0	£2,000,000	4.74	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05826	75	80	£0	£1,000,000	4.79	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05827	80	85	£0	£1,000,000	4.84	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05828	85	90	£0	£750,000	5.04	£0	Available to existing Atom bank borrowers. Valuation included.	
		PT05829	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	FA0686A	0	60	£25,000	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA0687A	60	75	£25,000	£2,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0688A	75	80	£25,000	£1,000,000	5.29	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0689A	80	85	£25,000	£1,000,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0690A	85	90	£25,000	£750,000	5.54	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0704A	90	95	£25,000	£750,000	5.69	£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	FA0692A	0	60	£25,000	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA0693A	60	75	£25,000	£2,000,000	5.14	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0694A	75	80	£25,000	£1,000,000	5.19	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0695A	75	85	£25,000	£1,000,000	5.24	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0696A	85	90	£25,000	£750,000	5.34	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0705A	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 30/11/2029	Further advance	FA0698A	0	60	£25,000	£2,000,000	4.74	£0	Available to existing Atom bank borrowers. Valuation included.	6.99
		FA0699A	60	75	£25,000	£2,000,000	4.74	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0700A	75	80	£25,000	£1,000,000	4.79	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0701A	75	85	£25,000	£1,000,000	4.84	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0702A	85	90	£25,000	£750,000	5.04	£0	Available to existing Atom bank borrowers. Valuation included.	
		FA0703A	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	5.99	£0	Free basic valuation.	6.99
		NP00992	60	75	£50,000	£750,000	5.99	£0	Free basic valuation.	
		NP00993	75	80	£50,000	£750,000	6.19	£0	Free basic valuation.	
		NP00994	80	85	£50,000	£750,000	6.29	£0	Free basic valuation.	
		NP00995	0	60	£50,000	£750,000	5.79	£900	Free basic valuation.	
		NP00996	60	75	£50,000	£750,000	5.79	£900	Free basic valuation.	
		NP00997	75	80	£50,000	£750,000	5.99	£900	Free basic valuation.	
		NP00998	80	85	£50,000	£750,000	6.04	£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	5.79	£0	Free basic valuation.	6.99
		NP01000	60	75	£50,000	£750,000	5.79	£0	Free basic valuation.	
		NP01001	75	80	£50,000	£750,000	5.89	£0	Free basic valuation.	
		NP01002	80	85	£50,000	£750,000	5.99	£0	Free basic valuation.	
		NP01003	0	60	£50,000	£750,000	5.64	£900	Free basic valuation.	
		NP01004	60	75	£50,000	£750,000	5.64	£900	Free basic valuation.	
		NP01005	75	80	£50,000	£750,000	5.79	£900	Free basic valuation.	
		NP01006	80	85	£50,000	£750,000	5.84	£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	5.44	£0	Free basic valuation.	6.99
		NP01008	60	75	£50,000	£750,000	5.54	£0	Free basic valuation.	
		NP01009	75	80	£50,000	£750,000	5.69	£0	Free basic valuation.	
		NP01010	80	85	£50,000	£750,000	5.89	£0	Free basic valuation.	
		NP01011	0	60	£50,000	£750,000	5.29	£900	Free basic valuation.	
		NP01012	60	75	£50,000	£750,000	5.39	£900	Free basic valuation.	
		NP01013	75	80	£50,000	£750,000	5.54	£900	Free basic valuation.	
		NP01014	80	85	£50,000	£750,000	5.74	£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	5.99	£0	Free basic valuation and fee assisted legals.	6.99
		NP01016	60	75	£50,000	£750,000	5.99	£0	Free basic valuation and fee assisted legals.	
		NP01017	75	80	£50,000	£750,000	6.19	£0	Free basic valuation and fee assisted legals.	
		NP01018	80	85	£50,000	£750,000	6.29	£0	Free basic valuation and fee assisted legals.	
		NP01019	0	60	£50,000	£750,000	5.79	£900	Free basic valuation and fee assisted legals.	
		NP01020	60	75	£50,000	£750,000	5.79	£900	Free basic valuation and fee assisted legals.	
		NP01021	75	80	£50,000	£750,000	5.99	£900	Free basic valuation and fee assisted legals.	
		NP01022	80	85	£50,000	£750,000	6.04	£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	5.79	£0	Free basic valuation and fee assisted legals.	6.99
		NP01024	60	75	£50,000	£750,000	5.79	£0	Free basic valuation and fee assisted legals.	
		NP01025	75	80	£50,000	£750,000	5.89	£0	Free basic valuation and fee assisted legals.	
		NP01026	80	85	£50,000	£750,000	5.99	£0	Free basic valuation and fee assisted legals.	
		NP01027	0	60	£50,000	£750,000	5.64	£900	Free basic valuation and fee assisted legals.	
		NP01028	60	75	£50,000	£750,000	5.64	£900	Free basic valuation and fee assisted legals.	
		NP01029	75	80	£50,000	£750,000	5.79	£900	Free basic valuation and fee assisted legals.	
		NP01030	80	85	£50,000	£750,000	5.84	£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	5.44	£0	Free basic valuation and fee assisted legals.	6.99
		NP01032	60	75	£50,000	£750,000	5.54	£0	Free basic valuation and fee assisted legals.	
		NP01033	75	80	£50,000	£750,000	5.69	£0	Free basic valuation and fee assisted legals.	
		NP01034	80	85	£50,000	£750,000	5.89	£0	Free basic valuation and fee assisted legals.	
		NP01035	0	60	£50,000	£750,000	5.29	£900	Free basic valuation and fee assisted legals.	
		NP01036	60	75	£50,000	£750,000	5.39	£900	Free basic valuation and fee assisted legals.	
		NP01037	75	80	£50,000	£750,000	5.54	£900	Free basic valuation and fee assisted legals.	
		NP01038	80	85	£50,000	£750,000	5.74	£900	Free basic valuation and fee assisted legals.	