

Here's an example based on a remortgage at a 60% loan to value. The first is the non-offset rates and the second is the offset rates.

2 year fixed rate at 60% loan to value remortgage

Lender	Initial Rate	Notes	Initial Monthly Payment	Application Fee	Val+ Admin Fee	Product Fee
Halifax	4.040	Fixed till 31-03-33 Free Std Legal	635.46			999
Halifax	4.040	Fixed till 31-03-33 Own Conveyancer	635.46			999
Halifax	4.040	Fixed till 31-03-33 Own Conveyancer	635.46			999
Halifax	4.090	Fixed till 31-03-33 Free Std Legal	638.78			999
Halifax	4.090	Fixed till 31-03-33 Own Conveyancer	638.78			999
Halifax	4.090	Fixed till 31-03-33 Own Conveyancer	638.78			999
Virgin Money	4.490	Exc Everyday Fixed till 01-04-28	666.32			995
Virgin Money	4.490	Exc Everyday Fixed till 01-04-28	666.32			995
Halifax	4.500	Fixed till 31-03-28 Free Std Legal	666.35			999
Halifax	4.500	Fixed till 31-03-28 Own Conveyancer	666.35			999
Halifax	4.500	Fixed till 31-03-28 Own Conveyancer	666.35			999
Virgin Money	4.540	Exc Everyday Fixed till 01-04-28	669.73			995
Virgin Money	4.540	Exc Everyday Fixed till 01-04-28	669.73			995
Skipton B.Society	4.550	Fixed till 31-03-28	670.41			1,995
Halifax	4.550	Fixed till 31-03-28 Free Std Legal	669.75			999
Halifax	4.550	Fixed till 31-03-28 Own Conveyancer	669.75			999
Halifax	4.550	Fixed till 31-03-28 Own Conveyancer	669.75			999
Skipton B.Society	4.600	Fixed till 31-03-28	673.83			995
Skipton B.Society	4.600	Fixed till 31-03-28	673.83			995
Halifax	4.610	Fixed till 31-03-28 Free Std Legal	673.85			
Halifax	4.610	Fixed till 31-03-28 Own Conveyancer	673.85			
Halifax	4.610	Fixed till 31-03-28 Own Conveyancer	673.85			
Nottingham	4.640	Fixed till 29-02-28	676.57			1,999

Offset 2 year fixed rate at 60% loan to value remortgage

Lender	Initial Rate	Notes	Initial Monthly Payment	Application Fee	Val+ Admin Fee	Product Fee
Accord Mortgages	5.260	Fixed till 30-04-28 Offset	719.81			495
Accord Mortgages	5.380	Fixed till 30-04-28 Offset	728.33			495
Accord Mortgages	5.510	Fixed till 30-04-25 Offset	737.62			995
Coventry	5.600	Offset Fixed till 30-06-28	744.09			999
Accord Mortgages	5.670	Fixed till 30-04-25 Offset	749.14			995
Scottish Widows Bank	5.990	Flexible Fixed till 29-02-28 Offset	772.43			999
Scottish Widows Bank	5.990	Flexible Fixed till 29-02-28 Offset	772.43			999
Scottish Widows Bank	5.990	Professional Fixed till 29-02-28 Offset	772.43			999
Scottish Widows Bank	5.990	Professional Fixed till 29-02-28 Offset	772.43			999
Scottish Widows Bank	6.010	Flexible Fixed till 29-02-28 Offset	773.90			999
Scottish Widows Bank	6.010	Flexible Fixed till 29-02-28 Offset	773.90			999
Scottish Widows Bank	6.010	Professional Fixed till 29-02-28 Offset	773.90			999
Scottish Widows Bank	6.010	Professional Fixed till 29-02-28 Offset	773.90			999