

# Base Rate Changes and our Tipton Residential SVR



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In the ten successive rate rises following May 2022, the base rate increased by a total of +4.50%

Since May 2022 we increased our Residential SVR by +3.25%. On 15 August 2024, 23 November 2024, 26 February 2025, 12 June 2025 and 1 October 2025 we reduced our Residential SVR.

| Month          | Base Rate Change | Base Rate | Tipton SVR Change | Residential SVR |
|----------------|------------------|-----------|-------------------|-----------------|
| May 2022       | +0.25%           | 1.00%     | +0.30%            | 5.64%           |
| June 2022      | +0.25%           | 1.25%     | No Change         | 5.64%           |
| July 2022      | No Change        | 1.25%     | No Change         | 5.64%           |
| August 2022    | +0.50%           | 1.75%     | +0.25%            | 5.89%           |
| September 2022 | +0.50%           | 2.25%     | +0.30%            | 6.19%           |
| October 2022   | No Change        | 2.25%     | +0.30%            | 6.49%           |
| November 2022  | +0.75%           | 3.00%     | +0.50%            | 6.99%           |
| December 2022  | +0.50%           | 3.50%     | No Change         | 6.99%           |
| January 2023   | No Change        | 3.50%     | +0.30%            | 7.29%           |
| February 2023  | +0.50%           | 4.00%     | No Change         | 7.29%           |
| March 2023     | +0.25%           | 4.25%     | +0.35%            | 7.64%           |
| April 2023     | No Change        | 4.25%     | No Change         | 7.64%           |
| May 2023       | +0.25%           | 4.50%     | No Change         | 7.64%           |
| June 2023      | +0.50%           | 5.00%     | No Change         | 7.64%           |
| July 2023      | No Change        | 5.00%     | +0.35%            | 7.99%           |
| August 2023    | +0.25%           | 5.25%     | +0.35%            | 8.34%           |
| September 2023 | No Change        | 5.25%     | +0.25%            | 8.59%           |
| August 2024    | -0.25%           | 5.00%     | -0.15%            | 8.44%           |
| November 2024  | -0.25%           | 4.75%     | -0.15%            | 8.29%           |
| February 2025  | -0.25%           | 4.50%     | -0.15%            | 8.14%           |
| June 2025      | -0.25%           | 4.25%     | -0.15%            | 7.99%           |
| October 2025   | -0.25%           | 4.00%     | -0.15%            | 7.84%           |
| Total Change   | +3.25%           |           | +2.50%            |                 |

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