

Purchase, Remortgage and Guarantor Interest Rate Options

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Discounted Variable Rates					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	4.69% (SVR less 3.30%)	£995	60% - £1m	3% of outstanding balance in 1 st year; 2% in 2 nd year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £889.27 and 252 monthly payments of £1167.32. The total amount payable would be £316,601.62 made up of the loan amount plus interest of £165,506.62, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.</i>					
2 Years	4.89% (SVR less 3.10%)	No product fee	60% - £1m	3% of outstanding balance in 1 st year; 2% in 2 nd year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £906.22 and 252 monthly payments of £1168.86. The total amount payable would be £316,401.43 made up of the loan amount plus interest of £166,301.43 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.</i>					
2 Years	4.89% (SVR less 3.10%)	£995	80% - £600,000 70% - £800,000	3% of outstanding balance in 1 st year; 2% in 2 nd year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £906.22 and 252 monthly payments of £1168.86. The total amount payable would be £317,396.43 made up of the loan amount plus interest of £166,301.43, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.7% APRC representative.</i>					
2 Years	4.99% (SVR less 3.00%)	No product fee	80% - £600,000 70% - £800,000	3% of outstanding balance in 1 st year; 2% in 2 nd year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £914.75 and 252 monthly payments of £1169.62. The total amount payable would be £316,797.64 made up of the loan amount plus interest of £166,697.64 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.</i>					
2 Years	5.14% (SVR less 2.85%)	£995	90% - £400,000	3% of outstanding balance in 1 st year; 2% in 2 nd year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £927.64 and 252 monthly payments of £1170.74. The total amount payable would be £318,385.47 made up of the loan amount plus interest of £167,290.47, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.7% APRC representative.</i>					
2 Years	5.29% (SVR less 2.70%)	No product fee	90% - £400,000	3% of outstanding balance in 1 st year; 2% in 2 nd year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £940.61 and 252 monthly payments of £1171.85. The total amount payable would be £317,981.53 made up of the loan amount plus interest of £167,881.53 and mortgage exit fees of £100. The overall cost for comparison is 7.7% APRC representative.</i>					
2 Years	5.44% (SVR less 2.55%)	No product fee	95% - £400,000	3% of outstanding balance in 1 st year; 2% in 2 nd year	Only available for owner occupied residential mortgages. Available for House Purchase only.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £953.68 and 252 monthly payments of £1172.95. The total amount payable would be £318,570.80 made up of the loan amount plus interest of £168,470.80 and mortgage exit fees of £100. The overall cost for comparison is 7.7% APRC representative.</i>					

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Discounted Variable Rates – No Early Repayment Charges					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	5.29% (SVR less 2.70%)	£995	60% - £1m	None	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £940.61 and 252 monthly payments of £1171.85. The total amount payable would be £318,976.53 made up of the loan amount plus interest of £167,881.53, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.7% APRC representative.</i>					
2 Years	5.49% (SVR less 2.50%)	£995	80% - £600,000 70% - £800,000	None	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £958.05 and 252 monthly payments of £1173.31. The total amount payable would be £319,761.83 made up of the loan amount plus interest of £168,666.83, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.8% APRC representative.</i>					

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2-Year Fixed Rates					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	4.39%	£995	60% - £1m	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £864.17 and 252 monthly payments of £1164.95. The total amount payable would be £315,403.47 made up of the loan amount plus interest of £164,308.47, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.5% APRC representative.					
2 Years	4.44%	No product fee	60% - £1m	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £868.33 and 252 monthly payments of £1165.35. The total amount payable would be £314,608.66 made up of the loan amount plus interest of £164,508.66 and mortgage exit fees of £100. The overall cost for comparison is 7.5% APRC representative.					
2 Years	4.49%	£995	80% - £600,000 70% - £800,000	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £872.50 and 252 monthly payments of £1165.75. The total amount payable would be £315,803.65 made up of the loan amount plus interest of £164,708.65, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.					
2 Years	4.54%	No product fee	80% - £600,000 70% - £800,000	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £876.67 and 252 monthly payments of £1166.14. The total amount payable would be £315,008.44 made up of the loan amount plus interest of £164,908.44 and mortgage exit fees of £100. The overall cost for comparison is 7.5% APRC representative.					
2 Years	4.64%	£995	90% - £400,000	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £885.06 and 252 monthly payments of £1166.93. The total amount payable would be £316,402.43 made up of the loan amount plus interest of £165,307.43, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.					
2 Years	4.84%	No product fee	90% - £400,000	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £901.97 and 252 monthly payments of £1168.48. The total amount payable would be £316,203.02 made up of the loan amount plus interest of £166,103.02 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.					
2 Years	5.29%	No product fee	95% - £400,000	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgages. Available for House Purchase only.
Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 7.99% (variable) would require 24 monthly payments of £940.61 and 252 monthly payments of £1171.85. The total amount payable would be £317,981.53 made up of the loan amount plus interest of £167,881.53 and mortgage exit fees of £100. The overall cost for comparison is 7.7% APRC representative.					

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5-Year Fixed Rates					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
5 Years	4.09%	£995	60% - £1m	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.99% (variable) would require 60 monthly payments of £839.46 and 216 monthly payments of £1120.84. The total amount payable would be £293,564.36 made up of the loan amount plus interest of £142,469.36, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 6.5% APRC representative.</i>					
5 Years	4.19%	No product fee	60% - £1m	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.99% (variable) would require 60 monthly payments of £847.66 and 216 monthly payments of £1122.87. The total amount payable would be £293,498.22 made up of the loan amount plus interest of £143,398.22 and mortgage exit fees of £100. The overall cost for comparison is 6.4% APRC representative.</i>					
5 Years	4.24%	£995	80% - £600,000 70% - £800,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.99% (variable) would require 60 monthly payments of £851.77 and 216 monthly payments of £1123.87. The total amount payable would be £294,957.48 made up of the loan amount plus interest of £143,862.48, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 6.5% APRC representative.</i>					
5 Years	4.44%	No product fee	80% - £600,000 70% - £800,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.99% (variable) would require 60 monthly payments of £868.33 and 216 monthly payments of £1127.86. The total amount payable would be £295,818.32 made up of the loan amount plus interest of £145,718.32 and mortgage exit fees of £100. The overall cost for comparison is 6.6% APRC representative.</i>					
5 Years	4.49%	£995	90% - £400,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.99% (variable) would require 60 monthly payments of £872.50 and 216 monthly payments of £1128.85. The total amount payable would be £297,276.96 made up of the loan amount plus interest of £146,181.96, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 6.7% APRC representative.</i>					
5 Years	4.64%	No product fee	90% - £400,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.99% (variable) would require 60 monthly payments of £885.06 and 216 monthly payments of £1131.80. The total amount payable would be £297,672.13 made up of the loan amount plus interest of £147,572.13 and mortgage exit fees of £100. The overall cost for comparison is 6.6% APRC representative.</i>					
5 Years	4.99%	No product fee	95% - £400,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages. Available for House Purchase Only.
<i>Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 7.99% (variable) would require 60 monthly payments of £914.75 and 216 monthly payments of £1138.55. The total amount payable would be £300,911.05 made up of the loan amount plus interest of £150,811.05 and mortgage exit fees of £100. The overall cost for comparison is 6.8% APRC representative.</i>					

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Standard Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
Mortgage Term	7.99% (Variable)	No product fee	80% - £600,000 70% - £800,000 60% - £1m	No Early Repayment Charge	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage
Representative Example: A mortgage of £150,000 payable over 23 years on our current standard variable rate of 7.99% (variable) would require 276 monthly payments of £1189.20. The total amount payable would be £328,321.54 made up of the loan amount plus interest of £178,221.54 and mortgage exit fees of £100. The overall cost for comparison is 8.3% APRC representative.					

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Lending Criteria & Additional Information

As of 15th July 2025, the Society's SVR is currently: 7.99%.

Early Repayment Charges

The below charges are applicable to overpayments greater than 10% of the loan amount in a 12-month rolling period during the initial mortgage term:

Initial Term	Year 1 Charge	Year 2 Charge	Year 3 Charge	Year 4 Charge	Year 5 Charge
2 Years	3%	2%			
3 Years	3%	3%	2%		
5 Years	5%	4%	3%	3%	2%

Mortgage Term

The minimum mortgage term is 5 years, and the maximum mortgage term is 40 years.

Repayment Options

- Capital & Interest
- Interest Only: available up to 75% of the property value or purchase price (whichever is higher) with a maximum loan size of £350,000.

Cashback & Incentives

Scotland & England Remortgage: the Society offer Free Basic Legal Fees

- The solicitor we choose will act solely for the Society in the transfer of the mortgage and any additional legal services or advice you may require will be at your own expense.
- If you wish to use your own solicitor instead the Society will contribute £250 towards your legal costs.
- Free Basic Legal Service is not available for debt consolidation remortgages. The Society will provide £250 cashback towards Legal Costs.

Valuation Fees

Scotland: The Society offers one Free Valuation on Remortgages and on New Build Purchases, in accordance with the Society's own scale of fees. For Non-New Build Purchases in Scotland, the Society will accept a valid Home Report transcript for valuation purposes.

England: The Society offers one Free Valuation on Remortgages and on Prime and Professional Purchases, in accordance with the Society's own scale of fees.

We lend to the following postcodes in England:

- B, BB, BD, BL, CA, CB, CH, CV, CW, DE, DH, DL, DN, DY, FY, GL, HD, HG, HR, HU, HX, IP, L, LA, LE, LN, LS, M, MK, NE, NG, NN, NR, OL, OX, PE, PR, S, SK, SR, ST, TF, TS, WA, WF, WN, WR, WS, WV and YO.

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