



**FOR INTERMEDIARY USE ONLY**

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## Residential

### Fixed Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	5.09%	N/A	8.49%	£995	FIX2Y057	8.1%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	60%	5.29%	N/A	8.49%	£0	FIX2Y059	8.1%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	80%	5.34%	N/A	8.49%	£995	FIX2Y091	8.2%	£30,000	£600,000	Purchase & Remortgage
2 Years	80%	5.54%	N/A	8.49%	£0	FIX2Y093	8.1%	£30,000	£600,000	Purchase & Remortgage
2 Years	90%	5.59%	N/A	8.49%	£995	FIX2Y050	8.2%	£30,000	£400,000	Purchase & Remortgage
2 Years	90%	5.79%	N/A	8.49%	£0	FIX2Y053	8.2%	£30,000	£400,000	Purchase & Remortgage

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
5 Years	60%	4.69%	N/A	8.49%	£995	FIX5Y022	7.0%	£30,000	£1,000,000	Purchase & Remortgage
5 Years	60%	4.89%	N/A	8.49%	£0	FIX5Y025	7.0%	£30,000	£1,000,000	Purchase & Remortgage
5 Years	80%	4.99%	N/A	8.49%	£995	FIX5Y023	7.2%	£30,000	£600,000	Purchase & Remortgage
5 Years	80%	5.19%	N/A	8.49%	£0	FIX5Y026	7.2%	£30,000	£600,000	Purchase & Remortgage
5 Years	90%	4.99%	N/A	8.49%	£995	FIX5Y036	7.2%	£30,000	£400,000	Purchase & Remortgage
5 Years	90%	5.19%	N/A	8.49%	£0	FIX5Y039	7.2%	£30,000	£400,000	Purchase & Remortgage

### Discounted Variable Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	5.44%	-3.05%	8.49%	£995	DIS2Y100	8.2%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	60%	5.59%	-2.90%	8.49%	£0	DIS2Y103	8.1%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	80%	5.64%	-2.85%	8.49%	£995	DIS2Y101	8.2%	£30,000	£600,000	Purchase & Remortgage
2 Years	80%	5.84%	-2.65%	8.49%	£0	DIS2Y104	8.2%	£30,000	£600,000	Purchase & Remortgage
2 Years	90%	5.99%	-2.50%	8.49%	£995	DIS2Y102	8.3%	£30,000	£400,000	Purchase & Remortgage
2 Years	90%	6.19%	-2.30%	8.49%	£0	DIS2Y105	8.3%	£30,000	£400,000	Purchase & Remortgage

### Standard Variable Rate

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
Term	80%	8.49%	N/A	8.49%	£0	SVRFLEX	8.9%	N/A	£1,000,000	Purchase & Remortgage

## Professional

### Fixed Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	5.09%	N/A	8.49%	£995	FIX2Y061	8.2%	£50,000	£1,000,000	Purchase & Remortgage
2 Years	80%	5.34%	N/A	8.49%	£995	FIX2Y096	8.2%	£50,000	£600,000	Purchase & Remortgage
2 Years	95%	5.39%	N/A	8.49%	£995	FIX2Y056	8.2%	£50,000	£400,000	Purchase & Remortgage

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
5 Years	60%	4.69%	N/A	8.49%	£995	FIX5Y028	7.2%	£50,000	£1,000,000	Purchase & Remortgage
5 Years	80%	4.99%	N/A	8.49%	£995	FIX5Y029	7.3%	£50,000	£600,000	Purchase & Remortgage
5 Years	95%	4.99%	N/A	8.49%	£995	FIX5Y042	7.3%	£50,000	£400,000	Purchase & Remortgage

### Discounted Variable Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	5.44%	-3.05%	8.49%	£995	DIS2Y106	8.2%	£50,000	£1,000,000	Purchase & Remortgage
2 Years	60%	5.59%	-2.90%	8.49%	£0	DIS2Y109	8.2%	£50,000	£1,000,000	Purchase & Remortgage
2 Years	80%	5.64%	-2.85%	8.49%	£995	DIS2Y107	8.3%	£50,000	£600,000	Purchase & Remortgage
2 Years	80%	5.84%	-2.65%	8.49%	£0	DIS2Y110	8.3%	£50,000	£600,000	Purchase & Remortgage
2 Years	95%	5.99%	-2.50%	8.49%	£995	DIS2Y108	8.3%	£50,000	£400,000	Purchase & Remortgage
2 Years	95%	6.19%	-2.30%	8.49%	£0	DIS2Y111	8.3%	£50,000	£400,000	Purchase & Remortgage

## Self-Build

### Variable Rates

Period	Max LTV	Initial Rate	Variance to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
3 Years	80%	8.49%	0.00%	8.49%	£1,249	SBD3Y003	9.0%	£30,000	Refer to SBS	Purchase

## Holiday Let

### Discounted Variable Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	6.94%	-1.55%	8.49%	£995	HLD2Y005	8.6%	£50,000	£350,000	Purchase & Remortgage
2 Years	80%	7.24%	-1.25%	8.49%	£995	HLD2Y006	8.7%	£50,000	£350,000	Purchase & Remortgage

## Retirement Interest Only

### Fixed Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
5 Years	50%	5.39%	N/A	8.49%	£995	RIOF5Y023	7.6%	£30,000	£500,000	Purchase & Remortgage
5 Years	50%	5.54%	N/A	8.49%	£0	RIOF5Y024	7.5%	£30,000	£500,000	Purchase & Remortgage

### Discounted Variable Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	50%	5.79%	-2.70%	8.49%	£995	RIOD2Y009	8.4%	£30,000	£500,000	Purchase & Remortgage
2 Years	50%	5.99%	-2.50%	8.49%	£0	RIOD2Y010	8.3%	£30,000	£500,000	Purchase & Remortgage

## Lending Criteria & Additional Info

### Maximum Loan Amount & Loan to Value

Residential Mortgages		Professional Mortgages	
Max Loan Amount	Max Loan to Value	Max Loan Amount	Max Loan to Value
£400,000	90%	£400,000	95%
£600,000	80%	£600,000	85%
£800,000	70%	£800,000	75%
£1,000,000	60%	£1,000,000	60%

### 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

### Professional Mortgages

To qualify for our Professional Mortgages, you need to be 21 years old or over and registered with one of the appropriate governing bodies:

- **Solicitor** - (Law Society of Scotland and/or England and Wales)
- **Chartered Accountant** - (Institute of Chartered Accountants Scotland, Chartered Association of Certified Accountants, Chartered Institute of Management Accountants, Chartered Institute of Public Finance and Accountancy)
- **Medical Doctor** - (General Medical Council)
- **Dentist** - (General Dental Council)
- **Vet** - (Royal College of Veterinary Surgeons)
- **Pharmacist** - (General Pharmaceutical Council)
- **Optometrist** - (General Optical Council)
- **Actuaries** - (Institute and Faculty of Actuaries)

### Self-Build

On completion of the build a product switch to one of our Residential mortgages, including within the Early Repayment Charge period, is available.

### Valuation Fees

Scotland & England: The Society will pay the remortgage valuation fee for remortgages, in accordance with the Society's own scale of fees. For our most up-to-date valuation fees for Scotland, England, and Self-Build mortgages, please visit: [Interest Fees for Intermediaries | Scottish BS](#)

### Cashback & Incentives (updated 1<sup>st</sup> March 2024)

Scotland & England Remortgages (Excluding RIO): The Scottish Building Society offer Free Basic Legal Fees.

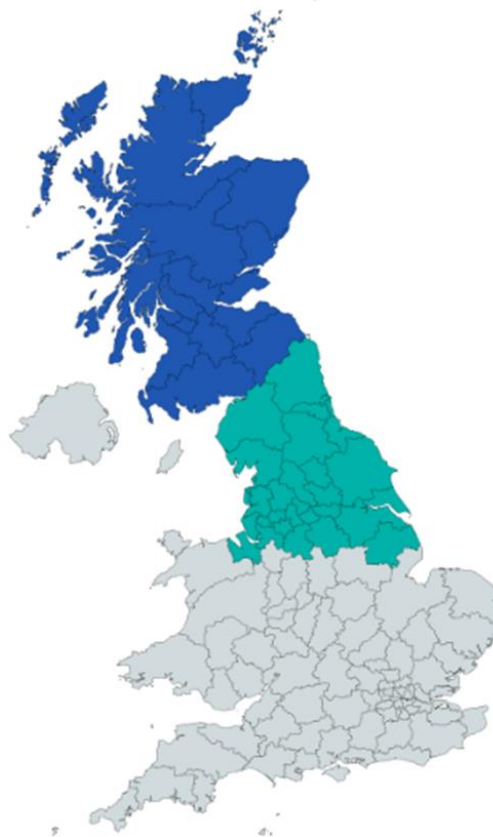
The solicitor we choose will act solely for the Society in the transfer of the mortgage and any additional legal services or advice you may require will be at your own expense. If you wish to use your own solicitor instead the Society will contribute £250 towards your legal costs.

**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.

**We lend to the following postcodes in (North) England:**

BB, BD, BL, CA, CH, CW, DH, DL, DN, FY, HD, HG, HU, HX, L, LA, LN, LS, M, NE, OL, PR, S, SK, SR, TS, WA, WF, WN and YO.



**For any queries, advisors should contact their BDM:**

[Business Development Managers](#) | [Intermediary Hub](#) | [Scottish BS](#)

or contact:

[scottishintermediaries@scotbs.co.uk](mailto:scottishintermediaries@scotbs.co.uk)