

## Existing Members - Interest Rate Options for maturing Residential and Professional Residential mortgages



For full product details and a personalised illustration, please speak to our team of experienced Mortgage Advisers on **0333 207 4007** (option 2 then option 3 for Existing Mortgages). Individual rate options may be withdrawn at any time without notice. Rates correct at 4<sup>th</sup> August 2024.

### 60% LTV: Available options if borrowing up to 60% of your property valuation

Discounted Variable Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>2 Years</b>	<b>4.59%</b> (SVR less 3.90%)	8.49%	No Product Fee	3% of outstanding balance in 1 <sup>st</sup> year, 2% in 2 <sup>nd</sup> year

Fixed Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>5 Years</b>	<b>4.39%</b>	8.49%	No Product Fee	5% of outstanding balance in 1 <sup>st</sup> year, 4% in 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year

### Representative example of a loan secured on your main residential property, for illustration purposes only

A mortgage of **£150,000** payable over **23 years** on our **Discounted Rate for 2 Years at 4.59%** and then on our current Standard Variable Rate (SVR) of **8.49% (variable)** would require **24 monthly payments of £880.86** and **252 monthly payments of £1,211.79**. The total amount payable would be **£326,611.21** made up of the loan amount plus interest of **£176,511.21** and mortgage exit fees of **£100**. The overall cost for comparison is **7.9% APRC** representative.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Scottish Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register No. 206034). Member of the Building Societies Association and UK Finance.

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### 80% LTV: Available options if borrowing up to 80% of your property valuation

Discounted Variable Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>2 Years</b>	<b>4.89%</b> (SVR less 3.60%)	8.49%	No Product Fee	3% of outstanding balance in 1 <sup>st</sup> year, 2% in 2 <sup>nd</sup> year

Fixed Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>5 Years</b>	<b>4.69%</b>	8.49%	No Product Fee	5% of outstanding balance in 1 <sup>st</sup> year, 4% in 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year

### Representative example of a loan secured on your main residential property, for illustration purposes only

A mortgage of **£150,000** payable over **23 years** on our **Discounted Rate for 2 Years at 4.89%** and then on our current Standard Variable Rate (SVR) of **8.49% (variable)** would require **24 monthly payments of £906.22** and **252 monthly payments of £1,214.20**. The total amount payable would be **£327,827.29** made up of the loan amount plus interest of **£177,727.29** and mortgage exit fees of **£100**. The overall cost for comparison is **8.0% APRC** representative.

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### 90% LTV: Available options if borrowing up to 90% of your property valuation

Discounted Variable Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>2 Years</b>	<b>4.99%</b> (SVR less 3.50%)	8.49%	No Product Fee	3% of outstanding balance in 1 <sup>st</sup> year, 2% in 2 <sup>nd</sup> year

Fixed Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>5 Years</b>	<b>4.89%</b>	8.49%	No Product Fee	5% of outstanding balance in 1 <sup>st</sup> year, 4% in 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year

### Representative example of a loan secured on your main residential property, for illustration purposes only

A mortgage of **£150,000** payable over **23 years** on our **Discounted Rate for 2 Years at 4.99%** and then on our current Standard Variable Rate (SVR) of **8.49% (variable)** would require **24 monthly payments of £914.75** and **252 monthly payments of £1,214.99**. The total amount payable would be **£328,230.93** made up of the loan amount plus interest of **£178,130.93** and mortgage exit fees of **£100**. The overall cost for comparison is **8.0% APRC** representative.

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## Existing Members - Interest Rate Options for maturing RIO and Holiday Let Mortgages



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Retirement Interest Only						
Type	Initial Period	Interest Rate	Reverting to after initial period	Max Loan to Value	Product Fee	Early Repayment Charge
<b>Discounted Variable Rate</b>	<b>3 Years</b>	<b>5.74%</b> (SVR less 2.75%)	8.49%	<b>50%</b>	No Product Fee	3% of outstanding balance in 1 <sup>st</sup> & 2 <sup>nd</sup> year; 2% in 3 <sup>rd</sup> year.
<b>Fixed Rate</b>	<b>5 Years</b>	<b>5.39%</b>	8.49%	<b>50%</b>		5% of outstanding balance in 1 <sup>st</sup> year, 4% in 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year

### Representative example of a loan secured on your main residential property, for illustration purposes only

A mortgage of **£70,000** payable over **18 years** on our **3 Year Discounted Rate at 5.74%** and then on our current Standard Variable Rate (SVR) of **8.49% (variable)** would require **36 monthly payments of £334.83** and **180 monthly payments of £495.25**. The total amount payable would be **£171,299.00** made up of the loan amount plus interest of **£101,199.00** and mortgage exit fees of **£100**. The overall cost for comparison is **8.0% APRC** representative.

Holiday Let						
Type	Initial Period	Interest Rate	Reverting to after initial period	Max Loan to Value	Product Fee	Early Repayment Charge
<b>Discounted Variable Rate</b>	<b>2 Years</b>	<b>5.54%</b> (SVR less 2.95%)	8.49%	<b>60%</b>	No Product Fee	3% of outstanding balance in 1st year; 2% in 2nd year
	<b>2 Years</b>	<b>5.74%</b> (SVR less 2.75%)	8.49%	<b>80%</b>		

### Representative example of a loan secured on your property, for illustration purposes only

A mortgage of **£150,000** payable over **23 years** on our **2 Year Discounted Rate at 5.54%** and then on our current Standard Variable Rate (SVR) of **8.49% (variable)** would require **24 monthly payments of £962.44** and **252 monthly payments of £1,219.19**. The total amount payable would be **£330,435.54** made up of the loan amount plus interest of **£180,335.54** and mortgage exit fees of **£100**. The overall cost for comparison is **8.1% APRC** representative.

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## Existing Members - Interest Rate Options for maturing Guest House and Buy To Let Mortgages



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Guest House						
Type	Initial Period	Interest Rate	Reverting to after initial period	Max Loan to Value	Product Fee	Early Repayment Charge
<b>Discounted Variable Rate</b>	<b>2 Years</b>	<b>7.33%</b> (SVR less 1.16%)	8.49%	<b>75%</b>	No Product Fee	3% of outstanding balance in 1st year; 2% in 2nd year

### Representative example of a loan secured on your property, for illustration purposes only

A mortgage of **£170,000** payable over **13 years** on our **2 Year Discounted Rate at 7.33%** and then on our current Standard Variable Rate (SVR) of **8.49% (variable)** would require **24 monthly payments of £1,693.27** and **132 monthly payments of £1,788.68**. The total amount payable would be **£276,844.67** made up of the loan amount plus interest of **£106,744.67** and mortgage exit fees of **£100**. The overall cost for comparison is **8.4% APRC** representative.

Buy To Let						
Type	Initial Period	Interest Rate	Reverting to after initial period	Max Loan to Value	Product Fee	Early Repayment Charge
<b>Discounted Variable Rate</b>	<b>3 Years</b>	<b>7.19%</b> (SVR less 1.30%)	8.49%	<b>75%</b>	No Product Fee	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year

### Representative example of a loan secured on your property, for illustration purposes only

A mortgage of **£210,000** payable over **35 years** on our **3 Year Discounted Rate at 7.19%** and then on our current Standard Variable Rate (SVR) of **8.49% (variable)** would require **36 monthly payments of £1,369.67** and **384 monthly payments of £1,558.14**. The total amount payable would be **£647,735.27** made up of the loan amount plus interest of **£437,635.27** and mortgage exit fees of **£100**. The overall cost for comparison is **8.5% APRC** representative.

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## Lending Criteria & Additional Information

As at 4<sup>th</sup> August 2024, the Society's Standard Variable Rate (SVR) is currently: 8.49%.

### 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%

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