## Existing Residential and Professional Mortgage Members
## Product Switch options if your current deal is coming to an end within the next 4 months

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 Individual rate options may be withdrawn at any time without notice.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 14th September 2026.

### 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** |
| **2 Years** | **4.74%** (SVR less 3.00%) | 7.74% | No Product Fee | 3% of outstanding balance in 1st year, 2% in 2nd year |

| Fixed Rate Mortgages | | | | |
|---|---|---|---|---|
| **Initial Period** | **Interest Rate** | **Reverting to after initial period** | **Product Fee** | **Early Repayment Charge** |
| **2 Years** | **4.89%** | 7.74% | No Product Fee | 3% of outstanding balance in 1st year, 2% in 2nd year |
| **5 Years** | **4.84%** | 7.74% | No Product Fee | 5% of outstanding balance in 1st year, 4% in 2nd year, 3% in 3rd & 4th years, 2% in 5th 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 4.74%** and then on our current Standard Variable Rate (SVR) of **7.74% (variable)** would require **24 monthly payments of £893.49** and **252 monthly payments of £1,145.35**. The total amount payable would be **£310,171.90** made up of the loan amount plus interest of **£160,071.90** and mortgage exit fees of **£100**. The overall cost for comparison is **7.3% 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.

## Existing Residential and Professional Mortgage Members
## Product Switch options if your current deal is coming to an end within the next 4 months

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 14th September 2026.

### 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** |
| **2 Years** | **5.09%** (SVR less 2.65%) | 7.74% | No Product Fee | 3% of outstanding balance in 1st year, 2% in 2nd year |

| Fixed Rate Mortgages | | | | |
|---|---|---|---|---|
| **Initial Period** | **Interest Rate** | **Reverting to after initial period** | **Product Fee** | **Early Repayment Charge** |
| **2 Years** | **5.24%** | 7.74% | No Product Fee | 3% of outstanding balance in 1st year, 2% in 2nd year |
| **5 Years** | **5.24%** | 7.74% | No Product Fee | 5% of outstanding balance in 1st year, 4% in 2nd year, 3% in 3rd & 4th years, 2% in 5th 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 5.09%** and then on our current Standard Variable Rate (SVR) of **7.74% (variable)** would require **24 monthly payments of £923.33** and **252 monthly payments of £1,147.96**. The total amount payable would be **£311,546.48** made up of the loan amount plus interest of **£161,446.48** and mortgage exit fees of **£100**. The overall cost for comparison is **7.4% 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.

## Existing RIO and Holiday Let Mortgage Members
## Product Switch options if your current deal is coming to an end within the next 4 months

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 14th September 2026.

| Retirement Interest Only | | | | | | |
|---|---|---|---|---|---|---|
| **Type** | **Initial Period** | **Interest Rate** | **Reverting to after initial period** | **Max Loan to Value** | **Product Fee** | **Early Repayment Charge** |
| **Discounted Variable Rate** | **3 Years** | **4.99%** (SVR less 2.75%) | 7.74% | **50%** | No Product Fee | 3% of outstanding balance in 1st & 2nd year; 2% in 3rd year. |
| **Fixed Rate** | **5 Years** | **5.34%** | 7.74% | **50%** | | 5% of outstanding balance in 1st year, 4% in 2nd year, 3% in 3rd & 4th years, 2% in 5th 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 4.99%** and then on our current Standard Variable Rate (SVR) of **7.74% (variable)** would require **36 monthly payments of £291.08** and **180 monthly payments of £451.50**. The total amount payable would be **£161,849.00** made up of the loan amount plus interest of **£91,749.00** and mortgage exit fees of **£100**. The overall cost for comparison is **7.3% APRC** representative.

| Holiday Let | | | | | | |
|---|---|---|---|---|---|---|
| **Type** | **Initial Period** | **Interest Rate** | **Reverting to after initial period** | **Max Loan to Value** | **Product Fee** | **Early Repayment Charge** |
| **Discounted Variable Rate** | **2 Years** | **5.24%** (SVR less 2.50%) | 7.74% | **80%** | 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 **£150,000** payable over **23 years** on our **2 Year Discounted Rate at 5.24%** and then on our current Standard Variable Rate (SVR) of **7.74% (variable)** would require **24 monthly payments of £936.28** and **252 monthly payments of £1,149.06**. The total amount payable would be **£312,132.75** made up of the loan amount plus interest of **£162,032.75** and mortgage exit fees of **£100**. The overall cost for comparison is **7.4% 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.

## Existing Guest House and Buy-To-Let Mortgage Members
## Product Switch options if your current deal is coming to an end within the next 4 months

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 14th September 2026.

| Guest House | | | | | | |
|---|---|---|---|---|---|---|
| **Type** | **Initial Period** | **Interest Rate** | **Reverting to after initial period** | **Max Loan to Value** | **Product Fee** | **Early Repayment Charge** |
| **Discounted Variable Rate** | **2 Years** | **6.58%** (SVR less 1.16%) | 7.74% | **75%** | 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 6.58%** and then on our current Standard Variable Rate (SVR) of **7.74% (variable)** would require **24 monthly payments of £1,624.29** and **132 monthly payments of £1,717.31**. The total amount payable would be **£265,767.28** made up of the loan amount plus interest of **£95,667.28** and mortgage exit fees of **£100**. The overall cost for comparison is **7.6% APRC** representative.

| Buy To Let | | | | | | |
|---|---|---|---|---|---|---|
| **Type** | **Initial Period** | **Interest Rate** | **Reverting to after initial period** | **Max Loan to Value** | **Product Fee** | **Early Repayment Charge** |
| **Discounted Variable Rate** | **3 Years** | **5.24%** (SVR less 2.50%) | 7.74% | **75%** | 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 5.24%** and then on our current Standard Variable Rate (SVR) of **7.74% (variable)** would require **36 monthly payments of £1,092.20** and **384 monthly payments of £1,431.80**. The total amount payable would be **£589,229.64** made up of the loan amount plus interest of **£379,129.64** and mortgage exit fees of **£100**. The overall cost for comparison is **7.4% 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.

## Lending Criteria & Additional Information

As of 14th September 2026, the Society's Standard Variable Rate (SVR) is currently: 7.74%.

**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% |

**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.