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 Individual rate options may be withdrawn at any time without notice.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 29th September 2026.

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**
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	**5.19%**	7.74%	No Product Fee	3% of outstanding balance in 1st year, 2% in 2nd year
5 Years	**4.99%**	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

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Existing Residential and Professional Mortgage Members
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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**
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	**5.24%**	7.74%	No Product Fee	3% of outstanding balance in 1st year, 2% in 2nd year
5 Years	**5.19%**	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.

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

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Rates correct at 29th 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	**5.44%**	7.74%	No Product Fee	3% of outstanding balance in 1st year, 2% in 2nd year
5 Years	**5.39%**	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.

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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 29th 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.

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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 29th 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.

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Lending Criteria & Additional Information

As of 29th 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%

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