

CO-OPERATIVE PRODUCTS: BUY TO LET ADDITIONAL BORROWING RETENTION

60% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2898T04	30/09/2026	£1,499	£0	4.90%	£0	7.6%
	2X2901T04	30/09/2026	£749	£0	5.20%	£0	7.6%
	2X2904T04	30/09/2026	£0	£0	5.25%	£0	7.6%
2 Year Tracker	2T252660 %	2 Yr from Completion	£749	£0	5.94 % BBR*+0.69%	£0	7.9%
5 Year Fixed	5X2907T04	30/09/2029	£1,499	£0	4.49%	£0	6.3%
	5X2910T04	30/09/2029	£749	£0	4.64%	£0	6.3%
	5X2913T04	30/09/2029	£0	£0	4.74%	£0	6.3%

65% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2899T04	30/09/2026	£1,499	£0	4.95%	£0	7.7%
	2X2902T04	30/09/2026	£749	£0	5.25%	£0	7.7%
	2X2905T04	30/09/2026	£0	£0	5.32%	£0	7.6%
2 Year Tracker	2T252765 %	2 Yr from Completion	£749	£0	5.99 % BBR*+0.74%	£0	7.9%
5 Year Fixed	5X2908T04	30/09/2029	£1,499	£0	4.54%	£0	6.4%
	5X2911T04	30/09/2029	£749	£0	4.69%	£0	6.4%
	5X2914T04	30/09/2029	£0	£0	4.79%	£0	6.4%

70% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Tracker	2T252870 %	2 Yr from Completion	£749	£0	6.09 % BBR*+0.84%	£0	7.9%

75% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2900T04	30/09/2026	£1,499	£0	5.00%	£0	7.8%
	2X2903T04	30/09/2026	£749	£0	5.30%	£0	7.8%
	2X2906T04	30/09/2026	£0	£0	5.37%	£0	7.7%
2 Year Tracker	2T252975 %	2 Yr from Completion	£749	£0	6.14 % BBR*+0.89%	£0	8.0%
5 Year Fixed	5X2909T04	30/09/2029	£1,499	£0	4.64%	£0	6.6%
	5X2912T04	30/09/2029	£749	£0	4.79%	£0	6.6%
	5X2915T04	30/09/2029	£0	£0	4.84%	£0	6.5%

Early repayment charges (ERC)

During the early repayment charge period, overpayments can be made up to 10% of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10% of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge.

Cashback is repayable if the loan is redeemed during the initial product period.

Product	Early repayment charge	Until
2 Year Fixed	3 % of the amount redeemed	30-Sep-25
	2 % of the amount redeemed	30-Sep-26
3 Year Fixed	3 % of the amount redeemed	30-Sep-25
	2 % of the amount redeemed	30-Sep-26
	1 % of the amount redeemed	30-Sep-27
5 Year Fixed	5 % of the amount redeemed	30-Sep-25
	4 % of the amount redeemed	30-Sep-26
	3 % of the amount redeemed	30-Sep-27
	2 % of the amount redeemed	30-Sep-28
	1 % of the amount redeemed	30-Sep-29
2 Year Tracker	0 % of the amount redeemed	Year 1
	0 % of the amount redeemed	Year 2