

CO-OPERATIVE PRODUCTS: ADDITIONAL BORROWING RESIDENTIAL RETENTION

60% LTV Product Switch and Additional Lending Products							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2845T04	30/09/2026	£1,249	£0	4.78%	£0	7.8%
	2X2850T04	30/09/2026	£749	£0	4.80%	£0	7.6%
	2X2855T04	30/09/2026	£0	£0	5.09%	£0	7.4%
3 Year Fixed	3X2860T04	30/09/2027	£1,249	£0	4.66%	£0	7.3%
	3X2865T04	30/09/2027	£749	£0	4.68%	£0	7.1%
	3X2870T04	30/09/2027	£0	£0	4.90%	£0	6.9%
5 Year Fixed	5X2875T04	30/09/2029	£1,249	£0	4.41%	£0	6.4%
	5X2880T04	30/09/2029	£749	£0	4.43%	£0	6.2%
	5X2885T04	30/09/2029	£0	£0	4.57%	£0	6.0%
Lifetime Tracker	LT292660 %		£999	£0	5.84% BBR*+0.59%	£0	6.1%

75% LTV Product Switch and Additional Lending Products							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2846T04	30/09/2026	£1,249	£0	4.86%	£0	7.9%
	2X2851T04	30/09/2026	£749	£0	4.88%	£0	7.8%
	2X2856T04	30/09/2026	£0	£0	5.19%	£0	7.7%
3 Year Fixed	3X2861T04	30/09/2027	£1,249	£0	4.74%	£0	7.5%
	3X2866T04	30/09/2027	£749	£0	4.76%	£0	7.4%
	3X2871T04	30/09/2027	£0	£0	5.04%	£0	7.3%
5 Year Fixed	5X2876T04	30/09/2029	£1,249	£0	4.60%	£0	6.8%
	5X2881T04	30/09/2029	£749	£0	4.62%	£0	6.7%
	5X2886T04	30/09/2029	£0	£0	4.81%	£0	6.6%
Lifetime Tracker	LT292775 %		£999	£0	6.14% BBR*+0.89%	£0	6.4%

80% LTV Product Switch and Additional Lending Products							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2847T04	30/09/2026	£1,249	£0	5.15%	£0	8.0%
	2X2852T04	30/09/2026	£749	£0	5.17%	£0	7.9%
	2X2857T04	30/09/2026	£0	£0	5.55%	£0	7.8%
3 Year Fixed	3X2862T04	30/09/2027	£1,249	£0	4.98%	£0	7.7%
	3X2867T04	30/09/2027	£749	£0	5.00%	£0	7.6%
	3X2872T04	30/09/2027	£0	£0	5.37%	£0	7.5%
5 Year Fixed	5X2877T04	30/09/2029	£1,249	£0	4.81%	£0	7.1%
	5X2882T04	30/09/2029	£749	£0	4.83%	£0	7.0%
	5X2887T04	30/09/2029	£0	£0	5.07%	£0	6.9%

85% LTV Product Switch and Additional Lending Products

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2848T04	30/09/2026	£1,249	£0	5.36%	£0	8.2%
	2X2853T04	30/09/2026	£749	£0	5.38%	£0	8.0%
	2X2858T04	30/09/2026	£0	£0	5.60%	£0	7.8%
3 Year Fixed	3X2863T04	30/09/2027	£1,249	£0	5.09%	£0	7.8%
	3X2868T04	30/09/2027	£749	£0	5.11%	£0	7.6%
	3X2873T04	30/09/2027	£0	£0	5.40%	£0	7.5%
5 Year Fixed	5X2878T04	30/09/2029	£1,249	£0	4.90%	£0	7.2%
	5X2883T04	30/09/2029	£749	£0	4.95%	£0	7.0%
	5X2888T04	30/09/2029	£0	£0	5.12%	£0	6.9%

90% LTV Product Switch and Additional Lending Products

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2849T04	30/09/2026	£1,249	£0	5.41%	£0	8.0%
	2X2854T04	30/09/2026	£749	£0	5.43%	£0	7.9%
	2X2859T04	30/09/2026	£0	£0	5.64%	£0	7.9%
3 Year Fixed	3X2864T04	30/09/2027	£1,249	£0	5.24%	£0	7.7%
	3X2869T04	30/09/2027	£749	£0	5.26%	£0	7.6%
	3X2874T04	30/09/2027	£0	£0	5.52%	£0	7.6%
5 Year Fixed	5X2879T04	30/09/2029	£1,249	£0	5.00%	£0	7.1%
	5X2884T04	30/09/2029	£749	£0	5.02%	£0	7.0%
	5X2889T04	30/09/2029	£0	£0	5.17%	£0	7.0%

60% LTV Energy Efficient Additional Lending Products Only

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed EE	2X2890T04	30/09/2026	£0	£0	4.99%	£0	7.4%
5 Year Fixed EE	5X2892T04	30/09/2029	£0	£0	4.47%	£0	5.9%

85% LTV Energy Efficient Additional Lending Products Only

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed EE	2X2891T04	30/09/2026	£0	£0	5.50%	£0	7.8%
5 Year Fixed EE	5X2893T04	30/09/2029	£0	£0	5.02%	£0	6.8%

60% LTV Guernsey Products Only

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed GR	2XG2894T04	30/09/2026	£999	£0	4.80%	£0	8.1%
5 Year Fixed GR	5XG2896T04	30/09/2029	£999	£0	4.43%	£0	7.0%

80% LTV Guernsey Products Only

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed GR	2XG2895T04	30/09/2026	£999	£0	5.17%	£0	8.1%
5 Year Fixed GR	5XG2897T04	30/09/2029	£999	£0	4.83%	£0	7.3%

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	2 % of the amount redeemed	30-Sep-25
	1 % 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
Lifetime Tracker	N/A	N/A