

## Fixed Rate Mortgages

If you are worried about the interest rates changing, then guaranteeing your monthly payments could make sense. With a Fixed Rate Mortgage you can relax because you'll know exactly what your repayments will be every month, for your chosen product's fixed term. The rate of interest is set for the duration of your fixed rate mortgage term, allowing you to plan your finances. It is possible that variable rates may fall below the fixed rate during the fixed rate period. A range of short and medium term fixed rate mortgages are available with various rates as shown in the tables below:

## 2 Year Fixed Rates - fixed until 30 April 2026

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4)
No Fee see option 1	2X1688T04	60%	<b>5.55%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	Until 30/04/26  2% of the amount redeemed until 30 April 2025
	2X1689T04	75%	<b>5.55%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1690T04	80%	<b>5.82%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1691T04	85%	<b>5.84%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1692T04	90%	<b>5.91%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1693T04	95%	<b>6.24%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>8.0%</b> APRC variable	<b>£250</b>	
£999 see option 2	2X1682T04	60%	<b>5.15%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.8%</b> APRC variable	<b>£250</b>	1% of the amount redeemed until 30 April 2026
	2X1683T04	75%	<b>5.25%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.8%</b> APRC variable	<b>£250</b>	
	2X1684T04	80%	<b>5.54%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1685T04	85%	<b>5.56%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1686T04	90%	<b>5.62%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1687T04	95%	<b>6.02%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>8.0%</b> APRC variable	<b>£250</b>	

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

**3 Year Fixed Rates - fixed until 30 April 2027**

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4)
<b>No Fee</b> see option 1	3X1710T04	60%	<b>5.28%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.5%</b> APRC variable	<b>£250</b>	Until 30/04/27  3% of the amount redeemed until 30 April 2025
	3X1711T04	75%	<b>5.40%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.6%</b> APRC variable	<b>£250</b>	
	3X1712T04	80%	<b>5.79%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.7%</b> APRC variable	<b>£500</b>	
	3X1713T04	85%	<b>5.83%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.7%</b> APRC variable	<b>£500</b>	
	3X1714T04	90%	<b>5.87%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.7%</b> APRC variable	<b>£500</b>	
	3X1715T04	95%	<b>6.23%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.8%</b> APRC variable	<b>£500</b>	
<b>£999</b> see option 2	3X1704T04	60%	<b>5.02%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.5%</b> APRC variable	<b>£250</b>	2% of the amount redeemed until 30 April 2026  1% of the amount redeemed until 30 April 2027
	3X1705T04	75%	<b>5.16%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.5%</b> APRC variable	<b>£250</b>	
	3X1706T04	80%	<b>5.49%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.6%</b> APRC variable	<b>£250</b>	
	3X1707T04	85%	<b>5.54%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.7%</b> APRC variable	<b>£250</b>	
	3X1708T04	90%	<b>5.61%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.7%</b> APRC variable	<b>£250</b>	
	3X1709T04	95%	<b>6.15%</b> Fixed until 30/04/27, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.8%</b> APRC variable	<b>£250</b>	

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## 5 Year Fixed Rates - fixed until 30 April 2029

Product Fee (see page 4)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4)
<b>No Fee</b> see option 1	5X1727T04	60%	<b>4.98%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.9%</b> APRC variable	<b>£250</b>	Until 30/04/29
	5X1728T04	75%	<b>5.10%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£250</b>	5% of the amount redeemed until 30 April 2025
	5X1729T04	80%	<b>5.29%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£500</b>	
	5X1730T04	85%	<b>5.30%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£500</b>	4% of the amount redeemed until 30 April 2026
	5X1731T04	90%	<b>5.38%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£500</b>	
	5X1732T04	95%	<b>5.65%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.2%</b> APRC variable	<b>£500</b>	
<b>£999</b> see option 2	5X1721T04	60%	<b>4.79%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.9%</b> APRC variable	<b>£250</b>	3% of the amount redeemed until 30 April 2027
	5X1722T04	75%	<b>4.95%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£250</b>	
	5X1723T04	80%	<b>5.09%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£250</b>	2% of the amount redeemed until 30 April 2028
	5X1724T04	85%	<b>5.13%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£250</b>	
	5X1725T04	90%	<b>5.19%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£250</b>	
	5X1726T04	95%	<b>5.51%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.2%</b> APRC variable	<b>£250</b>	

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

## Minimum Loan Fixed Rate Mortgages

### 2 Year Fixed Rates - fixed until 30 April 2026

Product Fee (see page 4)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4)
<b>£1,999</b> (Minimum loan size of <b>£650,000</b> ) see option 4	2X1694T04	60%	<b>5.10%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.8%</b> APRC variable	<b>£250</b>	Until 30/04/26
	2X1695T04	75%	<b>5.20%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.8%</b> APRC variable	<b>£250</b>	
	2X1696T04	80%	<b>5.49%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1697T04	85%	<b>5.51%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
<b>£1,999</b> (Minimum loan size of <b>£400,000</b> ) see option 4	2X1699T04	60%	<b>5.12%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.8%</b> APRC variable	<b>£250</b>	2% of the amount redeemed until 30 April 2025
	2X1700T04	75%	<b>5.22%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.8%</b> APRC variable	<b>£250</b>	1% of the amount redeemed until 30 April 2026
	2X1701T04	80%	<b>5.51%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1702T04	85%	<b>5.53%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	
	2X1703T04	90%	<b>5.59%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	

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

## 5 Year Fixed Rates - fixed until 30 April 2029

Product Fee (see page 4)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4)
<b>£1,999</b> <b>(Minimum loan size of £650,000)</b> see option 4	5X1733T04	60%	<b>4.73%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.9%</b> APRC variable	<b>£250</b>	Until 30/04/29 5% of the amount redeemed until 30 April 2025 4% of the amount redeemed until 30 April 2026 3% of the amount redeemed until 30 April 2027 2% of the amount redeemed until 30 April 2028 1% of the amount redeemed until 30 April 2029
	5X1734T04	75%	<b>4.89%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.9%</b> APRC variable	<b>£250</b>	
	5X1735T04	80%	<b>5.03%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£250</b>	
	5X1736T04	85%	<b>5.07%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£250</b>	
<b>£1,999</b> <b>(Minimum loan size of £400,000)</b> see option 4	5X1716T04	60%	<b>4.76%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.9%</b> APRC variable	<b>£250</b>	
	5X1717T04	75%	<b>4.92%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£250</b>	
	5X1718T04	80%	<b>5.06%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£250</b>	
	5X1719T04	85%	<b>5.10%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£250</b>	
	5X1720T04	90%	<b>5.16%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£250</b>	

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

## Lifetime Tracker Mortgages

A Lifetime Tracker Rate Mortgage is a variable rate mortgage that tracks the Bank of England Base Rate. Whenever the Base Rate changes the interest rate set or your mortgage tracks the change. So, you pay more when the Base Rate goes up and less if it goes down. The interest rate will be amended on your account from the 1st of the month following any Bank of England's Base Rate change.

**\*If BBR falls below 0.50% the initial rate will continue to be charged at 0.50% + product initial rate loading**

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4)
<b>£999</b> see option 2	LT1752T04	60%	<b>6.14%</b> Bank of England Base Rate* plus 0.89%, currently 6.14% variable for the term of the mortgage	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.4%</b> APRC variable	<b>£0</b>	No Early Repayment Charge Period
	LT1753T04	75%	<b>6.24%</b> Bank of England Base Rate* plus 0.99%, currently 6.24% variable for the term of the mortgage	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.5%</b> APRC variable	<b>£0</b>	
	LT1754T04	80%	<b>6.34%</b> Bank of England Base Rate* plus 1.09%, currently 6.34% variable for the term of the mortgage	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.6%</b> APRC variable	<b>£0</b>	
	LT1755T04	85%	<b>6.39%</b> Bank of England Base Rate* plus 1.14%, currently 6.39% variable for the term of the mortgage	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.7%</b> APRC variable	<b>£0</b>	
	LT1756T04	90%	<b>6.44%</b> Bank of England Base Rate* plus 1.19%, currently 6.44% variable for the term of the mortgage	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.7%</b> APRC variable	<b>£0</b>	

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

## Representative example

A mortgage of £125,000 payable over 25 years initially on a fixed rate for 2 years at 5.84% and then on our current variable rate of 8.12% (variable) for the remaining 23 years would require 24 monthly payments of £793.20 followed by 276 monthly payments of £963.93. The total amount payable would be £285,131.73 made up of the loan amount plus interest (£160,081.73), a product fee (£0) and a title management fee (£50).

**The overall cost for comparison is 7.9% APRC representative.**

## Early Repayment Charges

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.

## Service Options

When reviewing your mortgage we can offer you an advised mortgage service:

- Advised Service - this is when we collect information about your personal circumstances so that we can recommend a mortgage that is suitable for you

## Product Fees

Please see the rate tables for the Product Fee Options applicable.

### Option 1

There is no Product fee.

### Option 2

A Product fee of £999 is payable on fixed rates.

### Option 3

A Product fee of £1499 is payable

### Option 4

A Product fee of £1999 is payable

## Adding fees to your loan

If you choose any of the above mortgages, we offer the option to add the Product fee to your loan, up to a maximum advance of 95% of the current value of the property or the limitations of individual products. This means that when you apply for your mortgage, you don't have to pay these fees up front. Instead you could add them to your mortgage amount and pay them off over the mortgage term.

Please remember that this will be treated as part of the loan and you will therefore pay interest on the additional amount over the full mortgage term.

Please note that all of our mortgages are strictly limited offers which may be withdrawn at any time, without notice. However, the mortgage you choose will be reserved for you for 6 months once your application has been received, along with any applicable fee. Until your application has been received, the mortgage cannot be reserved for you. So, if you're interested in a particular offer, please talk to a member of staff as soon as possible.

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

**Please call 0800 526 350\* if you would like to receive this information in an alternative format such as large print, audio or Braille.**

Information correct as at 06/09/23.

The Co-operative Bank, 1 Balloon Street, Manchester M60 4EP  
The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform is a trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility.

\*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Friday.

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## Fixed Rate Mortgages

If you are worried about the interest rates changing, then guaranteeing your monthly payments could make sense. With a Fixed Rate Mortgage you can relax because you'll know exactly what your repayments will be every month, for your chosen product's fixed term. The rate of interest is set for the duration of your fixed rate mortgage term, allowing you to plan your finances. It is possible that variable rates may fall below the fixed rate during the fixed rate period. A range of short and medium term fixed rate mortgages are available with various rates as shown in the tables below:

## 5 Year Fixed Rates - fixed until 30 April 2029

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4) Until 30/04/29
<b>£999</b> see option 2	5X1746T04	60%	<b>4.79%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>6.9%</b> APRC variable	<b>£500</b>	5% of the amount redeemed until 30 April 2025
	5X1747T04	75%	<b>4.95%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£500</b>	4% of the amount redeemed until 30 April 2026
	5X1748T04	80%	<b>5.09%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.0%</b> APRC variable	<b>£500</b>	3% of the amount redeemed until 30 April 2027
	5X1749T04	85%	<b>5.13%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£500</b>	2% of the amount redeemed until 30 April 2028
	5X1750T04	90%	<b>5.19%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£500</b>	1% of the amount redeemed until 30 April 2029
	5X1751T04	95%	<b>5.51%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.2%</b> APRC variable	<b>£500</b>	

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If you choose any of the above mortgages, we offer the option to add the Product fee to your loan, up to a maximum advance of 95% of the current value of the property or the limitations of individual products. This means that when you apply for your mortgage, you don't have to pay these fees up front. Instead you could add them to your mortgage amount and pay them off over the mortgage term.

Please remember that this will be treated as part of the loan and you will therefore pay interest on the additional amount over the full mortgage term.

Please note that all of our mortgages are strictly limited offers which may be withdrawn at any time, without notice. However, the mortgage you choose will be reserved for you for 6 months once your application has been received, along with any applicable fee. Until your application has been received, the mortgage cannot be reserved for you. So, if you're interested in a particular offer, please talk to a member of staff as soon as possible.

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

**Please call 0800 526 350\* if you would like to receive this information in an alternative format such as large print, audio or Braille.**

Information correct as at 06/09/23.

The Co-operative Bank, 1 Balloon Street, Manchester M60 4EP

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform is a trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility.

\*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Friday.

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Fixed Rate Mortgages

If you are worried about the interest rates changing, then guaranteeing your monthly payments could make sense. With a Fixed Rate Mortgage you can relax because you'll know exactly what your repayments will be every month, for your chosen product's fixed term. The rate of interest is set for the duration of your fixed rate mortgage term, allowing you to plan your finances. It is possible that variable rates may fall below the fixed rate during the fixed rate period. A range of short and medium term fixed rate mortgages are available with various rates as shown in the tables below:

2 Year Fixed Rates - fixed until 30 April 2026

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4)
No Fee see option 1	2X1740T04	85%	<b>5.94%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	Until 30/04/26
	2X1741T04	90%	<b>6.01%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>8.0%</b> APRC variable	<b>£250</b>	2% of the amount redeemed until 30 April 2025
£999 see option 2	2X1738T04	85%	<b>5.66%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	1% of the amount redeemed until 30 April 2026
	2X1739T04	90%	<b>5.72%</b> Fixed until 30/04/26, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.9%</b> APRC variable	<b>£250</b>	

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5 Year Fixed Rates - fixed until 30 April 2029

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Cashback	Early Repayment Charge Period (see page 4)
No Fee see option 1	5X1744T04	85%	<b>5.40%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£500</b>	Until 30/04/29
	5X1745T04	90%	<b>5.48%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.2%</b> APRC variable	<b>£500</b>	5% of the amount redeemed until 30 April 2025
£999 see option 2	5X1742T04	85%	<b>5.23%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£250</b>	4% of the amount redeemed until 30 April 2026
	5X1743T04	90%	<b>5.29%</b> Fixed until 30/04/29, then reverts to our current SVR	<b>8.12%</b> for the remainder of the Mortgage term	<b>7.1%</b> APRC variable	<b>£250</b>	3% of the amount redeemed until 30 April 2027
							2% of the amount

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

## Representative example

A mortgage of £125,000 payable over 25 years initially on a fixed rate for 2 years at 5.84% and then on our current variable rate of 8.12% (variable) for the remaining 23 years would require 24 monthly payments of £793.20 followed by 276 monthly payments of £963.93. The total amount payable would be £285,131.73 made up of the loan amount plus interest (£160,081.73), a product fee (£0) and a title management fee (£50).

**The overall cost for comparison is 7.9% APRC representative.**

## Early Repayment Charges

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.

## Service Options

When reviewing your mortgage we can offer you an advised mortgage service:

- Advised Service - this is when we collect information about your personal circumstances so that we can recommend a mortgage that is suitable for you

## Product Fees

Please see the rate tables for the Product Fee Options applicable.

### Option 1

There is no Product fee.

### Option 2

A Product fee of £999 is payable on fixed rates.

### Option 3

A Product fee of £1499 is payable

## Adding fees to your loan

If you choose any of the above mortgages, we offer the option to add the Product fee to your loan, up to a maximum advance of 90% of the current value of the property or the limitations of individual products. This means that when you apply for your mortgage, you don't have to pay these fees up front. Instead you could add them to your mortgage amount and pay them off over the mortgage term.

Please remember that this will be treated as part of the loan and you will therefore pay interest on the additional amount over the full mortgage term.

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