

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	2X2480T03	31/07/2026	£1,499	£0	4.80%	£0	7.6%
	2X2484T03	31/07/2026	£749	£0	5.10%	£0	7.6%
	2X2488T03	31/07/2026	£0	£0	5.18%	£0	7.5%
2 Year Tracker	2T252660	2 Yr from Completion	£749	£0	5.94% BBR*+0.69%	£0	7.9%
3 Year Fixed	3X2492T03	31/07/2027	£1,499	£0	5.50%	£0	7.5%
	3X2496T03	31/07/2027	£749	£0	5.55%	£0	7.4%
	3X2500T03	31/07/2027	£0	£0	5.60%	£0	7.3%
5 Year Fixed	5X2504T03	31/07/2029	£1,499	£0	4.39%	£0	6.3%
	5X2508T03	31/07/2029	£749	£0	4.54%	£0	6.3%
	5X2512T03	31/07/2029	£0	£0	4.64%	£0	6.2%

65% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2481T03	31/07/2026	£1,499	£0	4.85%	£0	7.7%
	2X2485T03	31/07/2026	£749	£0	5.15%	£0	7.7%
	2X2489T03	31/07/2026	£0	£0	5.30%	£0	7.6%
2 Year Tracker	2T252765	2 Yr from Completion	£749	£0	5.99% BBR*+0.74%	£0	7.9%
3 Year Fixed	3X2493T03	31/07/2027	£1,499	£0	5.60%	£0	7.6%
	3X2497T03	31/07/2027	£749	£0	5.65%	£0	7.5%
	3X2501T03	31/07/2027	£0	£0	5.72%	£0	7.4%
5 Year Fixed	5X2505T03	31/07/2029	£1,499	£0	4.44%	£0	6.4%
	5X2509T03	31/07/2029	£749	£0	4.59%	£0	6.4%
	5X2513T03	31/07/2029	£0	£0	4.69%	£0	6.4%

70% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2482T03	31/07/2026	£1,499	£0	4.90%	£0	7.7%
	2X2486T03	31/07/2026	£749	£0	5.20%	£0	7.7%
	2X2490T03	31/07/2026	£0	£0	5.33%	£0	7.6%
2 Year Tracker	2T252870	2 Yr from Completion	£749	£0	6.09% BBR*+0.84%	£0	7.9%
3 Year Fixed	3X2494T03	31/07/2027	£1,499	£0	5.70%	£0	7.6%
	3X2498T03	31/07/2027	£749	£0	5.75%	£0	7.5%
	3X2502T03	31/07/2027	£0	£0	5.95%	£0	7.5%
5 Year Fixed	5X2506T03	31/07/2029	£1,499	£0	4.54%	£0	6.5%
	5X2510T03	31/07/2029	£749	£0	4.69%	£0	6.5%
	5X2514T03	31/07/2029	£0	£0	4.79%	£0	6.5%

75% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2483T03	31/07/2026	£1,499	£0	4.90%	£0	7.8%
	2X2487T03	31/07/2026	£749	£0	5.20%	£0	7.7%
	2X2491T03	31/07/2026	£0	£0	5.33%	£0	7.6%
2 Year Tracker	2T252975 %	2 Yr from Completion	£749	£0 £0	6.14 % BBR*+0.89%	£0	8.0%
3 Year Fixed	3X2495T03	31/07/2027	£1,499	£0	5.70%	£0	7.7%
	3X2499T03	31/07/2027	£749	£0	5.75%	£0	7.6%
	3X2503T03	31/07/2027	£0	£0	5.95%	£0	7.6%
5 Year Fixed	5X2507T03	31/07/2029	£1,499	£0	4.54%	£0	6.6%
	5X2511T03	31/07/2029	£749	£0	4.69%	£0	6.6%
	5X2515T03	31/07/2029	£0	£0	4.79%	£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	31-Jul-25
	2% of the amount redeemed	31-Jul-26
3 Year Fixed	3% of the amount redeemed	31-Jul-25
	2% of the amount redeemed	31-Jul-26
	1% of the amount redeemed	31-Jul-27
5 Year Fixed	5% of the amount redeemed	31-Jul-25
	4% of the amount redeemed	31-Jul-26
	3% of the amount redeemed	31-Jul-27
	2% of the amount redeemed	31-Jul-28
	1% of the amount redeemed	31-Jul-29
2 Year Tracker	N/A	Year 1
	N/A	Year 2