09/11/2026

CO-OPERATIVE PRODUCTS: BUY TO LET ADDITIONAL BORROWING RETENTION

60% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate BBR* + 2.87%	Cashback	APRC
2 Year Fixed	2Y9797T06	30/04/2029	£1,499	5.09 %	6.87 %	£0	6.8 %
5 Year Fixed	5Y9801T06	30/04/2032	£1,499	5.10 %	6.87 %	£0	6.2 %
	5Y9804T06	30/04/2032	£0	5.25 %	6.87 %	£0	6.0 %
Lifetime Tracker	2T589860 %		£749	4.74 % BBR*+0.74 %	NA	£0	5.0 %

65% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate BBR* + 2.87%	Cashback	APRC
2 Year Fixed	2Y9798T06	30/04/2029	£1,499	5.09 %	6.87 %	£0	6.8 %
5 Year Fixed	5Y9802T06	30/04/2032	£1,499	5.10 %	6.87 %	£0	6.3 %
	5Y9805T06	30/04/2032	£0	5.25 %	6.87 %	£0	6.1 %
Lifetime Tracker	2T589965 %		£749	4.84 % BBR*+0.84 %	NA	£0	5.1 %

70% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate BBR* + 2.87%	Cashback	APRC
Lifetime Tracker	2T590070 %		£749	4.84 % BBR*+0.84 %	NA	£0	5.1 %

75% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate BBR* + 2.87%	Cashback	APRC
2 Year Fixed	2Y9799T06	30/04/2029	£1,499	5.20 %	6.87 %	£0	6.9 %
	2Y9800T06	30/04/2029	£0	5.24 %	6.87 %	£0	6.7 %
5 Year Fixed	5Y9803T06	30/04/2032	£1,499	5.24 %	6.87 %	£0	6.5 %
	5Y9806T06	30/04/2032	£0	5.39 %	6.87 %	£0	6.3 %
Lifetime Tracker	2T590175 %		£749	4.99 % BBR*+0.99 %	NA	£0	5.2 %

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-Apr-28
	2 % of the amount redeemed	30-Apr-29
3 Year Fixed	3 % of the amount redeemed	30-Apr-28
	2 % of the amount redeemed	30-Apr-29
	1 % of the amount redeemed	30-Apr-30
5 Year Fixed	5 % of the amount redeemed	30-Apr-28
	4 % of the amount redeemed	30-Apr-29
	3 % of the amount redeemed	30-Apr-30
	2 % of the amount redeemed	30-Apr-31
	1 % of the amount redeemed	30-Apr-32
Lifetime Tracker	N/A	