

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 | Cashback | APRC |
| 2 Year Tracker | 2T292860 % | 2 Years from Completion | £749 | 5.19 % BBR*+0.69 % | 7.37 % | NA | 7.1 % |

| 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 | 2X4973T4 | 31/08/2027 | £1,499 | 4.18 % | 7.37 % | NA | 7.0 % |
| | 2X4976T4 | 31/08/2027 | £0 | 4.52 % | 7.37 % | NA | 6.8 % |
| 2 Year Tracker | 2T292965 % | 2 Years from Completion | £749 | 5.24 % BBR*+0.74 % | 7.37 % | NA | 7.1 % |
| 5 Year Fixed | 5X5064T4 | 31/08/2030 | £1,499 | 4.46 % | 7.37 % | NA | 6.1 % |
| | 5X5067T4 | 31/08/2030 | £0 | 4.59 % | 7.37 % | NA | 6.0 % |

| 70% LTV Additional Lending Products Only | | | | | | | |
|--|--------------|-------------------------|-------------|-----------------------|--------------------------------|----------|-------|
| Product | Product code | End Date | Product Fee | Initial Rate | Reversionary Rate BBR* + 2.87% | Cashback | APRC |
| 2 Year Tracker | 2T293070 % | 2 Years from Completion | £749 | 5.34 % BBR*+0.84 % | 7.37 % | NA | 7.2 % |

| 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 | 2X4974T4 | 31/08/2027 | £1,499 | 4.44 % | 7.37 % | NA | 7.1 % |
| | 2X4977T4 | 31/08/2027 | £0 | 4.74 % | 7.37 % | NA | 7.0 % |
| 2 Year Tracker | 2T293175 % | 2 Years from Completion | £749 | 5.39 % BBR*+0.89 % | 7.37 % | NA | 7.2 % |
| 5 Year Fixed | 5X5065T4 | 31/08/2030 | £1,499 | 4.69 % | 7.37 % | NA | 6.4 % |
| | 5X5068T4 | 31/08/2030 | £0 | 4.81 % | 7.37 % | NA | 6.3 % |

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 | 3 % of the amount redeemed | 31-Aug-26 |
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| 3 Year Fixed | 3 % of the amount redeemed | 31-Aug-26 |
| | 2 % of the amount redeemed | 31-Aug-27 |
| | 1 % of the amount redeemed | 31-Aug-28 |
| 5 Year Fixed | 5 % of the amount redeemed | 31-Aug-26 |
| | 4 % of the amount redeemed | 31-Aug-27 |
| | 3 % of the amount redeemed | 31-Aug-28 |
| | 2 % of the amount redeemed | 31-Aug-29 |
| | 1 % of the amount redeemed | 31-Aug-30 |
| 2 Year Tracker | N/A | Year 1 |
| | N/A | Year 2 |