

CO-OPERATIVE PRODUCTS: ADDITIONAL BORROWING RESIDENTIAL RETENTION

60% LTV House Product Switch and Additional Lending Products							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2427T03	31/07/2026	£1,249	£0	4.64%	£0	7.8%
	2X2432T03	31/07/2026	£749	£0	4.66%	£0	7.6%
	2X2437T03	31/07/2026	£0	£0	4.87%	£0	7.4%
3 Year Fixed	3X2442T03	31/07/2027	£1,249	£0	4.61%	£0	7.3%
	3X2447T03	31/07/2027	£749	£0	4.63%	£0	7.1%
	3X2452T03	31/07/2027	£0	£0	4.84%	£0	6.9%
5 Year Fixed	5X2457T03	31/07/2029	£1,249	£0	4.33%	£0	6.3%
	5X2462T03	31/07/2029	£749	£0	4.35%	£0	6.1%
	5X2467T03	31/07/2029	£0	£0	4.51%	£0	6.0%

75% LTV House Product Switch and Additional Lending Products							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2428T03	31/07/2026	£1,249	£0	4.79%	£0	7.9%
	2X2433T03	31/07/2026	£749	£0	4.81%	£0	7.8%
	2X2438T03	31/07/2026	£0	£0	4.97%	£0	7.6%
3 Year Fixed	3X2443T03	31/07/2027	£1,249	£0	4.71%	£0	7.5%
	3X2448T03	31/07/2027	£749	£0	4.73%	£0	7.4%
	3X2453T03	31/07/2027	£0	£0	4.93%	£0	7.3%
5 Year Fixed	5X2458T03	31/07/2029	£1,249	£0	4.53%	£0	6.8%
	5X2463T03	31/07/2029	£749	£0	4.55%	£0	6.7%
	5X2468T03	31/07/2029	£0	£0	4.68%	£0	6.6%
Lifetime Tracker	£0		£999	£0	7.24% BBR*+1.99%	£0	7.9%

80% LTV House Product Switch and Additional Lending Products							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2429T03	31/07/2026	£1,249	£0	5.05%	£0	8.0%
	2X2434T03	31/07/2026	£749	£0	5.07%	£0	7.9%
	2X2439T03	31/07/2026	£0	£0	5.31%	£0	7.8%
3 Year Fixed	3X2444T03	31/07/2027	£1,249	£0	5.01%	£0	7.7%
	3X2449T03	31/07/2027	£749	£0	5.03%	£0	7.6%
	3X2454T03	31/07/2027	£0	£0	5.21%	£0	7.5%
5 Year Fixed	5X2459T03	31/07/2029	£1,249	£0	4.71%	£0	7.0%
	5X2464T03	31/07/2029	£749	£0	4.73%	£0	6.9%
	5X2469T03	31/07/2029	£0	£0	4.82%	£0	6.8%

85% LTV House Product Switch and Additional Lending Products

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2430T03	31/07/2026	£1,249	£0	5.18%	£0	8.1%
	2X2435T03	31/07/2026	£749	£0	5.20%	£0	8.0%
	2X2440T03	31/07/2026	£0	£0	5.35%	£0	7.8%
3 Year Fixed	3X2445T03	31/07/2027	£1,249	£0	5.11%	£0	7.8%
	3X2450T03	31/07/2027	£749	£0	5.13%	£0	7.6%
	3X2455T03	31/07/2027	£0	£0	5.31%	£0	7.5%
5 Year Fixed	5X2460T03	31/07/2029	£1,249	£0	4.75%	£0	7.1%
	5X2465T03	31/07/2029	£749	£0	4.77%	£0	6.9%
	5X2470T03	31/07/2029	£0	£0	4.87%	£0	6.8%

90% LTV House Product Switch and Additional Lending Products

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X2431T03	31/07/2026	£1,249	£0	5.23%	£0	7.9%
	2X2436T03	31/07/2026	£749	£0	5.25%	£0	7.9%
	2X2441T03	31/07/2026	£0	£0	5.39%	£0	7.8%
3 Year Fixed	3X2446T03	31/07/2027	£1,249	£0	5.16%	£0	7.6%
	3X2451T03	31/07/2027	£749	£0	5.18%	£0	7.6%
	3X2456T03	31/07/2027	£0	£0	5.36%	£0	7.5%
5 Year Fixed	5X2461T03	31/07/2029	£1,249	£0	4.80%	£0	7.0%
	5X2466T03	31/07/2029	£749	£0	4.82%	£0	6.9%
	5X2471T03	31/07/2029	£0	£0	4.92%	£0	6.9%

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	2X2472T03	31/07/2026	£0	£0	4.77%	£0	7.3%
5 Year Fixed EE	5X2474T03	31/07/2029	£0	£0	4.41%	£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	2X2473T03	31/07/2026	£0	£0	5.25%	£0	7.7%
5 Year Fixed EE	5X2475T03	31/07/2029	£0	£0	4.77%	£0	6.7%

60% LTV Geurnsey Products Only

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed GR	2XG2476T03	31/07/2026	£999	£0	4.66%	£0	8.1%
5 Year Fixed GR	5XG2478T03	31/07/2029	£999	£0	4.35%	£0	7.0%

80% LTV Geurnsey Products Only

Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed GR	2XG2477T03	31/07/2026	£999	£0	5.07%	£0	8.1%
5 Year Fixed GR	5XG2479T03	31/07/2029	£999	£0	4.73%	£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	31-Jul-25
	1 % 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
Lifetime Tracker	0 % of the amount redeemed	
	0 % of the amount redeemed	