

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	$\frac{4.94\%}{\text{BBR}^*+0.69\%}$	7.12 %	NA	6.8 %
5 Year Fixed	5X5668T7	31/12/2030	£1,499	4.23 %	7.12 %	NA	5.7 %
	5X5671T7	31/12/2030	£0	4.39 %	7.12 %	NA	5.6 %

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	2X5664T7	31/12/2027	£1,499	4.03 %	7.12 %	NA	6.7 %
	2X5666T7	31/12/2027	£0	4.42 %	7.12 %	NA	6.6 %
2 Year Tracker	2T292965 %	2 Years from Completion	£749	$\frac{4.99\%}{\text{BBR}^*+0.74\%}$	7.12 %	NA	6.9 %
5 Year Fixed	5X5669T7	31/12/2030	£1,499	4.26 %	7.12 %	NA	5.9 %
	5X5672T7	31/12/2030	£0	4.46 %	7.12 %	NA	5.8 %

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	$\frac{5.09\%}{\text{BBR}^*+0.84\%}$	7.12 %	NA	6.9 %

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	2X5665T7	31/12/2027	£1,499	4.22 %	7.12 %	NA	6.9 %
	2X5667T7	31/12/2027	£0	4.54 %	7.12 %	NA	6.7 %
2 Year Tracker	2T293175 %	2 Years from Completion	£749	$\frac{5.14\%}{\text{BBR}^*+0.89\%}$	7.12 %	NA	7.0 %
5 Year Fixed	5X5670T7	31/12/2030	£1,499	4.50 %	7.12 %	NA	6.2 %
	5X5673T7	31/12/2030	£0	4.67 %	7.12 %	NA	6.1 %

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