

Residential Fixed

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
Residential	75%	2.09%	A fixed rate of 2.09% to 31 January 2023, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. FIX 122	Purchase, remortgage	n/a	n/a	2% until 31/1/22; 1% until 31/1/23	0.35%	Fees Assisted Legals on standard purchase or remortgage (terms apply)
Residential	80%	2.25%	A fixed rate of 2.25% to 31 January 2023, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. FIX 121	Purchase, remortgage	n/a	n/a	2% until 31/1/22; 1% until 31/1/23	0.35%	Fees Assisted Legals on standard purchase or remortgage (terms apply)

Residential Discounted

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
Residential	75%	1.99%	A discount of 3.00% for the term of the mortgage, giving a current rate payable of 1.99%. DISC 044	Purchase, remortgage	n/a	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	Fees Assisted legals on standard purchase or remortgage (terms apply) Option to link to Offset Switch to Fixed Rate at any time without ERC's Also available on interest only up to 60% LTV Right to Buy - repayment only, Max 65% LTV, Max 100% of discounted purchase price
Residential	60%	4.99%	The Society's Standard Variable Rate, currently 4.99%, for the term of the mortgage. SVR007	Purchase, remortgage	£99	1.5%	n/a	0.35%	Short term finance Available on an interest only and capital and interest repayment basis or a combination of the two

Retirement Interest Only

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
Residential	50%	2.99%	A discount of 2.00% for the term of the mortgage, giving a current rate payable of 2.99%. DISC 041	Purchase, remortgage	£199	£199	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	Minimum age 65 at application for all borrowers Property & Financial Lasting Power of Attorney must be registered within 12 months of completion of the mortgage Option to link to Offset

For full product details please visit your sourcing system

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Residential Help to Buy

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
Help to Buy England & Wales	75%	2.25%	A 5 year fixed rate of 2.25%, reverting to our SVR currently 4.99%, for the remaining term of the mortgage. FIX 123	Purchase, remortgage	£199	n/a	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	Available for staircasing Max loan £450k for England Max loan £225k for Wales
Help to Buy London	55%	2.19%	A 5 year fixed rate of 2.19%, reverting to our SVR currently 4.99%, for the remaining term of the mortgage. FIX 124	Purchase, remortgage	£199	n/a		0.35%	Available for staircasing Max loan £330k for London
Help to Buy England & Wales	75%	2.15%	A 3 year fixed rate of 2.15%, reverting to our SVR, currently 4.99%, for the remaining term of the mortgage. FIX 125	Purchase, remortgage	£199	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	Available for staircasing Max loan £450k for England Max loan £225k for Wales
Help to Buy London	55%	2.09%	A 3 year fixed rate of 2.09%, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. FIX 126	Purchase, remortgage	£199	n/a		0.35%	Available for staircasing Max loan £330k for London

Self Build and Renovation

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
Standard Self Build and Renovation	75%	4.59%	A discount of 0.40% for 36 months, giving a current rate payable of 4.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage. SB 038	Final LTV <75%	£500	0.50%		0.35%	On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility) Option to link to Offset
Family Assist Self Build	75%	4.59%	A discount of 0.40% for 36 months, giving a current rate payable of 4.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage. SB 031	Final LTV <75%	£500	0.50%	% year 1; 2% year 2; 1% year 3	0.35%	On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility) Parental Deposit repaid as a final stage payment on completion of the build, subject to final end value being 75% or lower. Option to link to Offset
Short Term Self Build	75%	4.59%	A discount of 0.40% off the Society's Standard Variable Rate, currently 4.99%, for the term of the mortgage. SB 040	Final LTV <75%	£500	1%	n/a	0.35%	Short term finance - maximum term 5 years. On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility) Option to link to Offset
Eco Self Build	75%	4.09%	A discount of 0.90% for 36 months, giving a current rate payable of 4.09%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage. SB 039	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERC's will be waived (subject to eligibility). Available for self build, renovation and conversion where an EPC rating of A or B is expected to be achieved and where at least one renewable energy feature has been designed into the build Option to link to Offset
Standard Self Build and Renovation	50%	3.49%	A discount of 1.50% for 36 months, giving a current rate payable of 3.49%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage. SB 041	Final LTV <50%	£500	0.50%		0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERC's will be waived (subject to eligibility). Option to link to Offset

Buy to Let

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES AND CRITERIA
Buy to Let	60%	2.19%	A variable rate, currently 4.99%, with a discount of 2.80% for the term of the mortgage, giving a current rate of 2.19%. BTL 081	Purchase, remortgage	n/a	n/a	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	
Family Buy to Let	60%	2.99%	A variable rate, currently 4.99%, with a discount of 2.00%, for the term of the mortgage, giving a current rate of 2.99%. BTL 069	Purchase, remortgage	n/a	n/a		0.35%	
Buy to Let	75%	2.29%	A fixed rate of 2.29% to 31 January 2023, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. BTL 095	Purchase, remortgage	£199	£399	2% until 31/1/22; 1% until 31/1/23	0.35%	
Buy to Let	75%	1.99%	A discount of 3.00% for 24 months, giving a current rate payable of 1.99%. Followed by our SVR, currently 4.99%, for the remaining term of the mortgage. BTL 094	Purchase, remortgage	£199	£399	2% year 1; 1% year 2	0.35%	
Buy to Let	75%	2.05%	A fixed rate of 2.05% for 60 months, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. BTL 098	Purchase, remortgage	n/a	£999	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	Minimum loan size £100k.
Family Buy to Let	75%	3.29%	A variable rate, currently 4.99%, with a discount of 1.7%, for the term of the mortgage, giving a current rate of 3.29%. BTL 068	Purchase, remortgage	£199	£399		0.35%	Minimum rental cover 145% of mortgage repayment calculated on an interest only basis at 4%.
Holiday Buy to Let	75%	3.19%	A fixed rate of 3.19% to 31 January 2023, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. BTL 096	Purchase, remortgage	£199	£399	2% until 31/1/22; 1% until 31/1/23	0.35%	
Holiday Buy to Let	75%	2.99%	A variable rate, currently 4.99%, with a discount of 2.00%, for the term of the mortgage, giving a current rate of 2.99%. BTL 076	Purchase, remortgage	£199	£599	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	

Product Transfers for Existing Customers

Residential Discounted

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT DESCRIPTION	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Product Transfer	95%	2.69%	A discount of 2.30% for the term of the mortgage, giving a current rate payable of 2.69%. STDR 106	Product Transfer Only	N/A	N/A	3% year 1; 2% year 2; 1% year 3	0.25%	Shared Ownership also accepted Option to link to Offset
Product Transfer	90%	2.09%	A discount of 2.90% for the term of the mortgage, giving a current rate payable of 2.09%. STDR 107	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted Option to link to Offset
Product Transfer	75%	1.99%	A discount of 3.00% for the term of the mortgage, giving a current rate payable of 1.99%. STDR 105	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted Option to link to Offset
Product Transfer	65%	1.69%	A discount of 3.30% for 36 months, giving a current rate payable of 1.69%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage. STDR 102	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted Option to link to Offset

Self Build

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT DESCRIPTION	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Self Build Standard Product Transfer	75%	4.59%	A discount of 0.40% for 36 months, giving a current rate payable of 4.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Product Transfer Only	N/A	N/A	3% year 1; 2% year 2; 1% year 3	0.25%	Funds released after each stage Portable Overpayments Option to link to Offset

Residential Fixed

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT DESCRIPTION	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Product Transfer	95%	3.29%	A fixed rate of 3.29% to 30 June 2025, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. STFX 102	Product Transfer Only	N/A	N/A	5% until 30/6/21; 4% until 30/6/22; 3% until 30/6/23; 2% until 30/6/24; 1% until 30/6/25	0.25%	Shared Ownership also accepted
Product Transfer	95%	3.15%	A fixed rate of 3.15% to 31 July 2023, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. STFX 098	Product Transfer Only	N/A	N/A	3% until 31/7/21 2% until 31/7/22 1% until 31/7/23	0.25%	Shared Ownership also accepted
Product Transfer	90%	2.75%	A fixed rate of 2.75% to 30 June 2025, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. STFX 101	Product Transfer Only	N/A	N/A	5% until 30/6/21; 4% until 30/6/22; 3% until 30/6/23; 2% until 30/6/24; 1% until 30/6/25	0.25%	Shared Ownership also accepted
Product Transfer	90%	2.59%	A fixed rate of 2.59% to 31 July 2023, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. STFX 097	Product Transfer Only	N/A	N/A	3% until 31/7/21 2% until 31/7/22 1% until 31/7/23	0.25%	Shared Ownership also accepted
Product Transfer	75%	2.55%	A fixed rate of 2.55% to 30 June 2025, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. STFX 100	Product Transfer Only	N/A	N/A	5% until 30/6/21; 4% until 30/6/22; 3% until 30/6/23; 2% until 30/6/24; 1% until 30/6/25	0.25%	Shared Ownership also accepted
Product Transfer	75%	2.35%	A fixed rate of 2.35% to 31 July 2023, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. STFX 095	Product Transfer Only	N/A	N/A	3% until 31/7/21 2% until 31/7/22 1% until 31/7/23	0.25%	Shared Ownership also accepted
Product Transfer	60%	2.29%	A fixed rate of 2.29% to 30 June 2025, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. STFX 099	Product Transfer Only	N/A	N/A	5% until 30/6/21; 4% until 30/6/22; 3% until 30/6/23; 2% until 30/6/24; 1% until 30/6/25	0.25%	Shared Ownership also accepted
Product Transfer	60%	2.09%	A fixed rate of 2.09% to 31 July 2023, reverting to our SVR, currently 4.99% for the remaining term of the mortgage. STFX 096	Product Transfer Only	N/A	N/A	3% until 31/7/21 2% until 31/7/22 1% until 31/7/23	0.25%	Shared Ownership also accepted

Buy to Let

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT DESCRIPTION	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
BTL Product Transfer	75%	2.19%	A discount of 2.80% for the term of the mortgage, giving a current rate payable of 2.19%. BTL 083	Product Transfer Only	N/A	N/A	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.25%	
Consumer BTL Product Transfer	75%	2.19%	A discount of 2.80% for the term of the mortgage, giving a current rate payable of 2.19%. BTL 082	Product Transfer Only	N/A	N/A		0.25%	
Family BTL Product Transfer	75%	2.99%	A discount of 2.00% for the term of the mortgage, giving a current rate payable of 2.99%. BTL 087	Product Transfer Only	N/A	N/A		0.25%	
Holiday BTL Product Transfer	75%	2.49%	A discount of 2.50% for the term of the mortgage, giving a current rate payable of 2.49%. BTL 032 Non-Reg	Product Transfer Only	N/A	N/A		0.25%	

General Criteria

(Other lending criteria may apply, please see our Lending Criteria Guidelines for further details)

	Residential		Buy to Let			Self Build		
	Purchase/ remortgage	Shared Ownership	Standard	Holiday	Family	Family Assist	Standard/ Eco	Advance
	Affordability calculator applies		Rental Income			Affordability calculator applies		
Affordability	Affordability calculator applies		145% of 5.5%	130% of 5.5%	145% of 5.5%	Affordability calculator applies		
Minimum age	18		25			25		
Max age at end of term	80							
Max no applicants	4							
Location	England and Wales							
Min loan	£25,000 (Short term finance £100,000)	£75,000	£25,000			£100,000		
Max loan/LTV <i>Restrictions apply to New Build properties. Please refer to Lending Criteria Guidelines.</i>	£300k/90-95% £400k/80-90% £500k/75-80% £1m/up to 75% Max 60% within London £250k/65% RTB	£250k/95% of share (max 75% LTV)	£500k / 75% (60% for leasehold flats)			£250k/ 75%	£1m/ 75%	£350k/ 75%
Min term	5 (Short term finance 12 months)							
Max term	40 (Short term finance 5 years)							
Repayment method	Capital and Interest, Interest Only, Part and Part							
FTB	Yes (Short term finance No)					Yes		
Min income	N/A		£25k	£25k	£25k	N/A		
Employment	Continuous employment for 12 months, current employment 3 months, permanent, not in probation.							
Self employment	Minimum 24 months trading							
Income verification	Employed: 3 months payslips, employment reference where overtime/bonus is included Self employed: 2 years accounts (1 year for BTL applications) plus projection and qualified account's reference SA302 acceptable below 75% LTV for last 2 years and Tax Year Overviews Buy to Let: SA302 acceptable to evidence income for self employed							
Other requirements	Full credit search, proof of residency for last 12 months, proof of identity (provided by intermediary), proof of mortgage/rent payments, proof of income, last 3 months bank statements, proof of deposit for purchases							
Property	Traditionally built houses, bungalows and leasehold flats. Exclusions: non standard construction, properties affected by subsidence, flats in blocks greater than 4 floors, BTL Leasehold properties greater than 60% LTV							
Min property val	£90k							
Valuations	Desktop valuations up to 75% LTV subject to meeting criteria. Physical valuations arranged where DV criteria not met and for all applications above 75% LTV							
Solicitors	The Group operates a panel of solicitors and licensed conveyancers, which is managed by LMS. New firms may be added (terms apply). Applicant to pay all fees direct to solicitor							
Buildings insurance	Required, arranged by applicant							

Valuation Fee

Standard Application Purchase price / Value	Basic	RICS* Homebuyer
Up to £80,000	£150.00	£350.00
£80,001 - £100,000	£170.00	£375.00
£100,001 - £120,000	£190.00	£400.00
£120,001 - £150,000	£210.00	£450.00
£150,001 - £200,000	£240.00	£500.00
£200,001 - £250,000	£260.00	£550.00
£250,001 - £300,000	£290.00	£600.00
£300,001 - £350,000	£330.00	£650.00
£350,001 - £400,000	£360.00	£700.00
£400,001 - £450,000	£410.00	£750.00
£450,001 - £500,000	£450.00	£800.00
£500,001 - £700,000	£580.00	£950.00
£700,001 - £900,000	£690.00	£1,045.00
£900,001 - £1,100,000	£820.00	by arrangement
£1,100,001 - £1,250,000	£920.00	
£1,250,001 - £1,500,000	£1100.00	
£1,500,001 - £1,750,000	£1250.00	
£1,750,001 - £2,000,000	£1450.00	

*The RICS valuation fee may vary and the figures quoted are a guide only. We will confirm to you the cost of the RICS valuation.

Self Build Valuation Fees	Basic
up to £250,000	£360
£250,001 - £500,000	£500
£500,001 - £750,000	£700
£750,001 - £1,000,000	£900
£1,000,001 - £1,250,000	£1,100
£1,250,001 - £1,500,000	£1,300
£1,500,001 - £1,750,000	£1,550
£1,750,001 - £2,000,000	£1,800