

Residential Fixed

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Residential	75%	2.09%	A fixed rate of 2.09% to 31 January 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 163	Purchase, remortgage	n/a	n/a	2% until 30/11/23; 1% until 30/11/24	0.35%	Fees Assisted Legals on standard remortgage (terms apply - see our website for full details)
Residential	75%	2.29%	A fixed rate of 2.29% to 30 November 2026, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 165	Purchase, remortgage	£199	n/a	5% until 30/11/22; 4% until 30/11/23; 3% until 30/11/24; 2% until 30/11/25; 1% until 30/11/26	0.35%	Fees Assisted Legals on standard remortgage (terms apply - see our website for full details)
Residential	80%	2.25%	A fixed rate of 2.25% to 31 January 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 164	Purchase, remortgage	n/a	n/a	2% until 30/11/23; 1% until 30/11/24	0.35%	Fees Assisted Legals on standard remortgage (terms apply - see our website for full details) Minimum loan £25k
Residential	80%	2.45%	A fixed rate of 2.45% to 30 November 2026, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 166	Purchase, remortgage	£199	n/a	5% until 30/11/22; 4% until 30/11/23; 3% until 30/11/24; 2% until 30/11/25; 1% until 30/11/26	0.35%	Fees Assisted Legals on standard remortgage (terms apply - see our website for full details) Minimum loan £25k
Residential	85%	2.59%	A fixed rate of 2.59% to 30 November 2026, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 167	Purchase, remortgage	£199	n/a		0.35%	Not available for flats Minimum loan £100k
Residential	90%	2.89%	A fixed rate of 2.89% to 30 November 2026, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 168	Purchase, remortgage	£199	n/a		0.35%	Not available for flats Minimum loan £150k
Residential	90%	2.49%	A fixed rate of 2.49% to 31 January 2025, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 169	Purchase, remortgage	n/a	n/a	3% until 31/01/23, 2% until 31/01/24, 1% until 31/01/25	0.35%	Not available for flats Minimum loan £150k Fees Assisted Legals on standard remortgage (terms apply - see our website for full details)

Residential Discounted

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
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 remortgage (terms apply - see our website for full details) 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

For full product details please visit your sourcing system

Retirement Interest Only

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
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

Residential Help to Buy

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
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 First Time Buyers Only
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 First Time Buyers Only
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 First Time Buyers Only
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 First Time Buyers Only

Shared Ownership

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Residential	95%	3.79%	A fixed rate of 3.79% to 30 November 2026, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 161	Purchase, remortgage	n/a	n/a	5% until 30/11/22; 4% until 30/11/23; 3% until 30/11/24; 2% until 30/11/25; 1% until 30/11/26	0.35%	Free basic valuation Minimum loan £100k
Residential	95%	3.49%	A fixed rate of 3.49% to 31 January 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	FIX 171	Purchase, remortgage	£199	n/a	2% until 31/1/23; 1% until 31/1/24	0.35%	Free basic valuation Minimum loan £100k

Self Build and Renovation

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
Advance 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 046	Final LTV <75%	£500	0.75%	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 ERCs will be waived (subject to eligibility). Higher Lending Charge applicable to all applications with min amount payable £168. Available up to 85% of land and build costs, subject to 75% of final value. Option to link to Offset
Standard Self Build and Renovation	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 042	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) Family Assist available - 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%	4.09%	A discount of 0.90% off the Society's Standard Variable Rate, currently 4.99%, for the term of the mortgage.	SB 043	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%	3.79%	A discount of 1.20% for 36 months, giving a current rate payable of 3.79%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	SB 045	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 044	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	PRODUCT CODE	AVAILABILITY	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES AND CRITERIA
						(non-refundable)				
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%	
Consumer 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 104	Purchase, remortgage	n/a	n/a		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 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	BTL 113	Purchase, remortgage	£199	£399	2% until 30/1/23; 1% until 30/1/24	0.35%	Maximum 60% LTV on leasehold
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%	Maximum 60% LTV on leasehold
Consumer Buy to Let	75%	2.49%	A variable rate, currently 4.99%, with a discount of 2.50% for the term of the mortgage, giving a current rate of 2.49%.	BTL 103	Purchase, remortgage	n/a	£399	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	Maximum 60% LTV on leasehold
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%	Maximum 60% LTV on leasehold
Holiday Buy to Let	75%	3.39%	A discount of 1.60% for 24 months, giving a current rate payable of 3.39%. Followed by our SVR, currently 4.99%, for the remaining term of the mortgage.	BTL 107 Non-Reg BTL 109 Regulated	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	0.35%	Maximum 60% LTV on leasehold

Product Transfers for Existing Customers

Residential Discounted

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES
						(non-refundable)				
Product Transfer	95%	2.99%	A discount of 2.00% for the term of the mortgage, giving a current rate payable of 2.99%.	STDR 109	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%	2.49%	A discount of 2.50% for the term of the mortgage, giving a current rate payable of 2.49%.	STDR 111	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted Option to link to Offset
Product Transfer	80%	2.29%	A discount of 2.70% for the term of the mortgage, giving a current rate payable of 2.29%.	STDR 110	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
Product Transfer	50%	1.39%	A discount of 3.60% for 36 months, giving a current rate payable of 1.39%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	STDR 112	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	PRODUCT CODE	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES
						(non-refundable)				
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.	STDR 103	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	PRODUCT CODE	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES
						(non-refundable)				
Product Transfer	95%	3.15%	A fixed rate of 3.15% to 31 October 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	STFX 121	Product Transfer Only	N/A	N/A	3% until 31/10/22; 2% until 31/10/23; 1% until 31/10/24	0.25%	Shared Ownership also accepted
Product Transfer	90%	2.59%	A fixed rate of 2.59% to 31 October 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	STFX 120	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted
Product Transfer	80%	2.45%	A fixed rate of 2.45% to 31 October 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	STFX 118	Product Transfer Only	N/A	N/A		0.25%	Shared Ownership also accepted
Product Transfer	75%	2.55%	A fixed rate of 2.55% to 31 May 2026, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	STFX 115	Product Transfer Only	N/A	N/A	5% until 31/5/22; 4% until 31/5/23; 3% until 31/5/24; 2% until 31/5/25; 1% until 31/5/26	0.25%	Shared Ownership also accepted
Product Transfer	75%	2.35%	A fixed rate of 2.35% to 30 April 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	STFX 111	Product Transfer Only	N/A	N/A	3% until 30/4/22; 2% until 30/4/23; 1% until 30/4/24	0.25%	Shared Ownership also accepted
Product Transfer	60%	2.09%	A fixed rate of 2.09% to 31 May 2026, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	STFX 116	Product Transfer Only	N/A	N/A	5% until 31/5/22; 4% until 31/5/23; 3% until 31/5/24; 2% until 31/5/25; 1% until 31/5/26	0.25%	Shared Ownership also accepted
Product Transfer	60%	1.99%	A fixed rate of 1.99% to 31 October 2024, reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	STFX 119	Product Transfer Only	N/A	N/A	3% until 31/10/22; 2% until 31/10/23; 1% until 31/10/24	0.25%	Shared Ownership also accepted

Buy to Let

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	PRODUCT CODE	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE	ADDITIONAL FEATURES
						(non-refundable)				
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	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	Standard/Eco	Advance
			Rental Income				
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 (if retired see Age Requirements)		No Max	No Max	80	80 (if retired see Age Requirements)	
Max no applicants	4						
Location	England and Wales						
Min loan	£25,000 (Short term finance £100,000)	£100,000	£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 property)			£1m/ 75% £250k/75% for Family Assist	£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

(non refundable)

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