



# Mortgage Rate Guide

Effective from 2 April 2024  
Standard Variable Rate (SVR) 7.60%†  
Bank of England Bank Rate (BBR) 5.25%

Please visit our website for the latest product information or visit your local branch where we'll be happy to help

Initial rate and term of rate	Then our Standard Variable Rate, less a discount of 0.50%	Followed by our Standard Variable Rate (SVR), currently	Overall cost for comparison (APRC) <sup>∞</sup>	Max LTV	Product Fee	Cashback	Incentives	Minimum Loan	Maximum Loan
Residential									
Fixed Rate									
75% LTV									
4.79% Fixed until 30.06.2026 (21977)	7.1% until 30.06.2029	7.6%	7.2% APRC	75%	£895	£0	No valuation fee*	£140,000	£750,000
5.05% Fixed until 30.06.2026 (21978)	7.1% until 30.06.2029	7.6%	7.2% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£750,000
4.95% Fixed until 30.06.2027 (21979)	7.1% until 30.06.2029	7.6%	7% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£750,000
4.54% Fixed until 30.06.2029 (21980)	-	7.6%	6.5% APRC	75%	£1,395	£0	No valuation fee*	£140,000	£750,000
4.67% Fixed until 30.06.2029 (21981)	-	7.6%	6.5% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£750,000
5.25% Fixed until 30.06.2026 (21872)	7.1% until 30.06.2029	7.6%	7.3% APRC	75%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£750,000
4.83% Fixed until 30.06.2029 (21983)	-	7.6%	6.6% APRC	75%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£750,000
80% LTV									
4.88% Fixed until 30.06.2026 (21984)	7.1% until 30.06.2029	7.6%	7.2% APRC	80%	£895	£0	No valuation fee*	£140,000	£650,000
5.28% Fixed until 30.06.2026 (21875)	7.1% until 30.06.2029	7.6%	7.3% APRC	80%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5% Fixed until 30.06.2027 (21985)	7.1% until 30.06.2029	7.6%	7% APRC	80%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
4.6% Fixed until 30.06.2029 (21986)	-	7.6%	6.5% APRC	80%	£1,395	£0	No valuation fee*	£140,000	£650,000
4.98% Fixed until 30.06.2029 (21810)	-	7.6%	6.6% APRC	80%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.38% Fixed until 30.06.2026 (21879)	7.1% until 30.06.2029	7.6%	7.3% APRC	80%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
4.96% Fixed until 30.06.2029 (21988)	-	7.6%	6.6% APRC	80%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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85% LTV									
4.99% Fixed until 30.06.2026 (21989)	7.1% until 30.06.2029	7.6%	7.2% APRC	85%	£895	£0	No valuation fee*	£140,000	£650,000
5.48% Fixed until 30.06.2026 (21990)	7.1% until 30.06.2029	7.6%	7.3% APRC	85%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.1% Fixed until 30.06.2027 (21991)	7.1% until 30.06.2029	7.6%	7% APRC	85%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
4.7% Fixed until 30.06.2029 (21992)	-	7.6%	6.6% APRC	85%	£1,395	£0	No valuation fee*	£140,000	£650,000
5% Fixed until 30.06.2029 (21993)	-	7.6%	6.7% APRC	85%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.7% Fixed until 30.06.2026 (21884)	7.1% until 30.06.2029	7.6%	7.4% APRC	85%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
5.15% Fixed until 30.06.2029 (21819)	-	7.6%	6.7% APRC	85%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
90% LTV									
5.45% Fixed until 30.06.2026 (21885)	7.1% until 30.06.2029	7.6%	7.3% APRC	90%	£895	£0	No valuation fee*	£140,000	£650,000
5.7% Fixed until 30.06.2026 (21995)	7.1% until 30.06.2029	7.6%	7.3% APRC	90%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.35% Fixed until 30.06.2027 (21996)	7.1% until 30.06.2029	7.6%	7.1% APRC	90%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
4.95% Fixed until 30.06.2029 (21997)	-	7.6%	6.7% APRC	90%	£1,395	£0	No valuation fee*	£140,000	£650,000
5.15% Fixed until 30.06.2029 (21998)	-	7.6%	6.7% APRC	90%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.78% Fixed until 30.06.2026 (21886)	7.1% until 30.06.2029	7.6%	7.4% APRC	90%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
5.3% Fixed until 30.06.2029 (21826)	-	7.6%	6.8% APRC	90%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000

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Fixed Rate - First Time Buyers									
95% LTV									
5.9% Fixed until 30.06.2026 (21839 / (21856 New Build)) (FTB only)	7.1% until 30.06.2029	7.6%	7.4% APRC	95%	£0	£0	No valuation fee*	£5,000	£500,000
6.03% Fixed until 30.06.2026 (21840 / (21857 New Build)) (FTB only)	7.1% until 30.06.2029	7.6%	7.4% APRC	95%	£0	£1,000	No valuation fee*	£75,000	£500,000
5.3% Fixed until 30.06.2029 (21841 / (21858 New Build)) (FTB only)	-	7.6%	6.8% APRC	95%	£0	£0	No valuation fee*	£5,000	£500,000
5.45% Fixed until 30.06.2029 (21842 / (21859 New Build)) (FTB only)	-	7.6%	6.9% APRC	95%	£0	£1,000	No valuation fee*	£75,000	£500,000
Shared Ownership									
5.89% Fixed until 30.06.2026 (21864)	7.1% until 30.06.2029	7.6%	7.1% APRC	95%	£0	£0	No valuation fee*	£5,000	£250,000
5.25% Fixed until 30.06.2029 (21865)	-	7.6%	6.8% APRC	95%	£0	£0	No valuation fee*	£5,000	£250,000
Help To Buy Wales									
5.2% Fixed until 30.06.2026 (21999)	7.1% until 30.06.2029	7.6%	7.2% APRC	75%	£0	£0	No valuation fee*	£5,000	£300,000
4.94% Fixed until 30.06.2029 (21844)	-	7.6%	6.6% APRC	75%	£0	£0	No valuation fee*	£5,000	£300,000
Joint Borrower Sole Proprietor**									
5.7% Fixed until 30.06.2026 (22000) (JBSP Only) (Purchase Only)	7.1% until 30.06.2029	7.6%	7.3% APRC	90%	£0	£0	No valuation fee*	£5,000	£650,000
5.15% Fixed until 30.06.2029 (22001) (JBSP Only) (Purchase Only)	-	7.6%	6.7% APRC	90%	£0	£0	No valuation fee*	£5,000	£650,000
Tracker									
5.85% BBR + 0.60% until 30.06.2026 (21982)	7.1% until 30.06.2029	7.6%	7.4% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£750,000
5.95% BBR + 0.70% until 30.06.2026 (21987)	7.1% until 30.06.2029	7.6%	7.4% APRC	80%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
6.05% BBR + 0.80% until 30.06.2026 (21994)	7.1% until 30.06.2029	7.6%	7.4% APRC	85%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000

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Buy To Let									
Fixed Rate									
60% LTV									
4.43% Fixed until 30.06.2029 (21887)	-	7.6%	6.8% APRC	60%	£1,395	£0	No valuation fee*	£140,000	£1,000,000
4.63% Fixed until 30.06.2029 (21888)	-	7.6%	6.9% APRC	60%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,000
70% LTV									
4.54% Fixed until 30.06.2029 (21891)	-	7.6%	6.9% APRC	70%	£1,395	£0	No valuation fee*	£140,000	£750,000
4.8% Fixed until 30.06.2029 (21892)	-	7.6%	6.9% APRC	70%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,000
75% LTV									
4.59% Fixed until 30.06.2029 (21893)	-	7.6%	7% APRC	75%	£1,395	£0	No valuation fee*	£140,000	£750,000
4.84% Fixed until 30.06.2029 (21894)	-	7.6%	6.9% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,000

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Holiday Let									
Fixed Rate									
60% LTV									
5.96% Fixed until 30.06.2026 (21889)	-	7.6%	7.6% APRC	60%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,000
5.45% Fixed until 30.06.2029 (21890)	-	7.6%	7.1% APRC	60%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,000
75% LTV									
6.45% Fixed until 30.06.2026 (21837)	-	7.6%	7.7% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,000
5.6% Fixed until 30.06.2029 (21895)	-	7.6%	7.2% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,000

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## Early Repayment Charges (ERC)

A discharge fee of £65 is payable on all products.

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

If you decide to repay your mortgage early, you will incur an additional interest charge unless stated otherwise in the product description. Repayments in excess of your agreed mortgage instalment up to a sum equivalent to 10% of your outstanding mortgage balance can be paid each calendar year. Any payments which exceed this 10% limit will incur an Early Repayment Charge.

The Early Repayment Charges stated below are a percentage of the amount repaid on or before the end of the Term of Initial Rate. The table below shows how our early repayment charges reduce year on year.

**Please note, if you decide to repay a mortgage with a discounted rate early, your Early Repayment Charge will be 1%, unless stated otherwise in the product description, if repaid in full on or before the end of the Term of Initial Rate.**

Term of initial rate	Year 1	Year 2	Year 3	Year 4	Year 5
Fixed Rate					
Fixed Rate until 30/06/2026	2.00%	1.50%			
Fixed Rate until 30/06/2027	3.00%	2.00%	1.00%		
Fixed Rate until 30/06/2029	5.00%	5.00%	3.00%	3.00%	1.00%

### Terms and Conditions

Please visit our website for the latest product information or visit your local branch where we'll be happy to help.

These products are only available in branch or through Principality Mortgage Centre. We only lend on properties in England and Wales. Minimum residential loans £5,000. All our mortgages are limited offers and can be withdrawn at any time.

An overpayments facility is available on all non-flexible residential and BTL mortgages. They can be made regularly or as occasional lump sums. The overpayment allowance is 10% of the outstanding balance (as at January 1st) per calendar year. Overpayments received above and beyond the annual allowance may incur an Early Repayment Charge. For porting applications, any additional borrowing will need to exceed the minimum loan size of the product selected.

The early repayment charge stated is a percentage of the remaining balance or, if partial payment is made, a percentage of the amount paid.

†This is our current Standard Variable Rate and is subject to change.

∞The overall cost for comparison (APRC) is a way of comparing the actual cost of what you borrow.

± If you are re-mortgaging, you will not have to pay the usual legal fees we incur by using Principality Building Society's appointed solicitors. Please note that as the appointed solicitors will be acting only on behalf of Principality Building Society, you will have to pay for any additional legal work required which is beyond the usual scope of a simple re-mortgage. Examples include transfer of equity, Solar Panels that are subject to lease or full Title check for unencumbered newly built self-build property.

Please note there is no help with legal fees if the mortgage is to fund initial purchase of a property.

\*The valuation will be the Principality Building Society standard Mortgage valuation only.

\*\*Only available when one or more applicants will be party to the mortgage but not party to the deeds. All applicants who will not be party to the deeds must receive independent legal advice.

\*\*\*Wales Only is defined as Wales and the post code areas of Shropshire (SY), Herefordshire (HR) and Cheshire (CH1, CH2, CH3 & CH4 only).

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