Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV *	Product Fee	Early Repayment Charge*	Maximum Loan Size
		Ro	esidential			
Discount	5.60%	2.00% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	65%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2026 (21721)	-	The overall cost for comparison* is 7.4% APRC			Charge table on Page 10 for details	
	-	The discounted rate will never fall below 2.00%				
Fixed rate until	4.80%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	65%	£500	Charge table on Page 10 for details	£1,000,000
(21722)	-	The overall cost for comparison* is 7.3% APRC				
Fixed rate until	4.90%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	65%	£0	Charge table on Page 10 for details	£1,000,000
(21723)	-	The overall cost for comparison* is 7.3% APRC				
Fixed rate until	4.75%	Until 31/08/2027 then Standard Variable Rate for remainder of mortgage	65%	£O	Please refer to the Early Repayment	
31/08/2027	7.60%	Current Standard Variable Rate†			Charge table on Page 10 for details	£1,000,000
(21724)	-	The overall cost for comparison* is 7.0% APRC				
Discount	5.40%	2.20% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate	65%	£O		
rate until 31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>			Please refer to the Early Repayment Charge table on Page 10 for details	£1,000,000
(21725)	-	The overall cost for comparison* is 6.8% APRC			Charge table on Page 10 for details	
	-	The discounted rate will never fall below 2.00%				
Discount	5.90%	1.70% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate		£O	There are no early repayment charges associated with this product	£1,000,000
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	65%			
31/08/2029 (21726)	-	The overall cost for comparison* is 7.10% APRC				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until	4.50%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	65%	£500	Charge table on Page 10 for details	£1,000,000
(21727)	-	The overall cost for comparison* is 6.5% APRC				
Fixed	4.55%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Plance refer to the Early Panayment	
rate until 31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	65%	£O	Please refer to the Early Repayment Charge table on Page 10 for details	£1,000,000
(21728)	-	The overall cost for comparison* is 6.5% APRC				
Discount	5.65%	1.95% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2026 (21729)	-	The overall cost for comparison* is 7.4% APRC			Charge table on Page 10 for details	21,000,000
/	-	The discounted rate will never fall below 2.00%				

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





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV *	Product Fee	Early Repayment Charge⁴	Maximum Loan Size
		R	esidential			
Fixed rate until	4.95%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£500	Charge table on Page 10 for details	£1,000,000
(21730)	-	The overall cost for comparison* is 7.3% APRC				
Fixed rate until	5.05%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	Charge table on Page 10 for details	£1,000,000
(21731)	-	The overall cost for comparison* is 7.3% APRC				
Fixed rate until	4.80%	Until 31/08/2027 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2027	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	Charge table on Page 10 for details	£1,000,000
(21732)	-	The overall cost for comparison* is 7.0% APRC				
Discount	5.50%	2.10% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate				
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2029 (21733)	-	The overall cost for comparison* is 6.9% APRC			Charge table on Page 10 for details	
	-	The discounted rate will never fall below 2.00%				
Discount	6.00%	1.60% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate				
rate until 31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	There are no early repayment charges associated with this product	£1,000,000
(21734)	-	The overall cost for comparison* is 7.1% APRC				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until	4.55%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment Charge table on Page 10 for details	
31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£500		£1,000,000
(21735)	-	The overall cost for comparison* is 6.5% APRC				
Fixed rate until	4.60%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage				
31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	Please refer to the Early Repayment Charge table on Page 10 for details	£1,000,000
(21736)	-	The overall cost for comparison* is 6.5% APRC				
Discount	5.85%	1.75% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2026 (21737)	-	The overall cost for comparison* is 7.5% APRC			Charge table on Page 10 for details	
	-	The discounted rate will never fall below 2.00%				
Fixed rate until	5.30%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£500	Charge table on Page 10 for details	£1,000,000
(21738)	-	The overall cost for comparison* is 7.4% APRC				

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





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV *	Product Fee	Early Repayment Charge*	Maximum Loan Size
		R	Residential			
Fixed rate until	5.40%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£O	Charge table on Page 10 for details	£1,000,000
(21739)	-	The overall cost for comparison* is 7.4% APRC				
Fixed rate until	5.10%	Until 31/08/2027 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2027	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£0	Charge table on Page 10 for details	£1,000,000
(21740)	-	The overall cost for comparison* is 7.1% APRC				
Fixed rate until	4.75%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£O	Charge table on Page 10 for details	£1,000,000
(21741)	-	The overall cost for comparison* is 6.5% APRC				
Discount	6.00%	1.60% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	90%	£O	Please refer to the Early Repayment	£1,000,000
31/08/2026 (21742)	-	The overall cost for comparison* is 7.5% APRC			Charge table on Page 10 for details	
	-	The discounted rate will never fall below 2.00%				
Fixed rate until	5.35%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage		£500	Please refer to the Early Repayment Charge table on Page 10 for details	£1,000,000
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	90%			
(21743)		The overall cost for comparison* is 7.4% APRC				
Fixed	5.45%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
rate until 31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	90%	£0	Charge table on Page 10 for details	£1,000,000
(21744)	-	The overall cost for comparison* is 7.4% APRC				
Fixed rate until	5.40%	Until 31/08/2027 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2027	7.60%	Current Standard Variable Rate <sup>†</sup>	90%	£0	Charge table on Page 10 for details	£1,000,000
(21745)	-	The overall cost for comparison* is 7.2% APRC				
Fixed rate until	4.95%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	90%	£O	Charge table on Page 10 for details	£1,000,000
(21746)	-	The overall cost for comparison* is 6.6% APRC			-	

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





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV *	Product Fee	Early Repayment Charge▲	Maximum Loan Size
		R	esidential			
Discount	6.10%	1.50% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	95%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2026 (21747)	-	The overall cost for comparison* is 7.5% APRC			Charge table on Page 10 for details	
	-	The discounted rate will never fall below 2.00%				
Fixed rate until	5.50%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	95%	£500	Charge table on Page 10 for details	£1,000,000
(21748)	-	The overall cost for comparison* is 7.5% APRC				
Fixed rate until	5.60%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage	95%	£O	Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>			Charge table on Page 10 for details	£1,000,000
(21749)	-	The overall cost for comparison* is 7.4% APRC				
Fixed rate until	5.45%	Until 31/08/2027 then Standard Variable Rate for remainder of mortgage		£O	Please refer to the Early Repayment Charge table on Page 10 for details	£1,000,000
31/08/2027	7.60%	Current Standard Variable Rate <sup>†</sup>	95%			
(21750)	-	The overall cost for comparison* is 7.2% APRC				
Discount	6.25%	1.35% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate				
rate until 31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	95%	£0	There are no early repayment charges	£1,000,000
(21751)	-	The overall cost for comparison* is 7.2% APRC			associated with this product	
	-	The discounted rate will never fall below 2.00%				
Fixed rate until	5.05%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	95%	£0	Charge table on Page 10 for details	£1,000,000
(21752)	-	The overall cost for comparison* is 6.7% APRC				

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





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV *	Product Fee	Early Repayment Charge*	Maximum Loan Size
		Share	d Owner	ship		
Fixed rate until	5.35%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage	95%		Please refer to the Early Repayment	
31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>		£O	Charge table on Page 10 for details	£1,000,000
(21753)	-	The overall cost for comparison* is 7.4% APRC				
Fixed rate until	4.70%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage	95%		Please refer to the Early Repayment	
31/08/2029 (21754)	7.60%	Current Standard Variable Rate <sup>†</sup>		£0	Charge table on Page 10 for details	£1,000,000
	-	The overall cost for comparison* is 6.5% APRC				

Shared Ownership is only available for existing shared ownership mortgages in Wales

A mortgage of £130,017 payable over 28 years and 1 month initially on a fixed rate for 5 years at 5.30% and then on our standard variable rate of 7.60% (variable) for the remaining 23 years and 1 month would require 60 monthly payments of £742.37 and 277 monthly payments of £908.54. The total amount payable would be £296,272.78 made up of the loan amount plus interest (£166,255.56), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.9% APRC representative.

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





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV *	Product Fee	Early Repayment Charge*	Maximum Loan Size
			uy to Let			
Buy to Let	5.60%	2.00% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£500	Please refer to the Early Repayment	£1,000,000
31/08/2026	-	The overall cost for comparison* is 7.6% APRC			Charge table on Page 10 for details	
(21755)	-	The discounted rate will never fall below 2.00%				
Buy to Let	5.70%	1.90% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£O	Please refer to the Early Repayment	£1,000,000
31/08/2026	-	The overall cost for comparison* is 7.5% APRC			Charge table on Page 10 for details	
(21756)	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed	5.15%	Until 31/08/2026 then changing to our Standard Variable Rate			Please refer to the Early Repayment	
rate until 31/08/2026	7.60%	Current Standard Variable Rate†	60%	£500	Charge table on Page 10 for details	£1,000,000
(21757)	-	The overall cost for comparison* is 7.5% APRC				
Buy to Let Fixed	5.25%	Until 31/08/2026 then changing to our Standard Variable Rate			Please refer to the Early Repayment	
rate until 31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£O	Charge table on Page 10 for details	£1,000,000
(21758)	-	The overall cost for comparison* is 7.5% APRC				
Buy to Let	5.50%	2.10% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate		£O	Please refer to the Early Repayment Charge table on Page 10 for details	
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	60%			£1,000,000
31/08/2029 (21759)	-	The overall cost for comparison* is 7.1% APRC				
(21755)	-	The discounted rate will never fall below 2.00%				
Buy to Let	6.00%	1.60% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£0	There are no early repayment charges	£1,000,000
31/08/2029	-	The overall cost for comparison* is 7.3% APRC			associated with this product	
(21760)	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed	4.65%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
rate until 31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£500	Charge table on Page 10 for details	£1,000,000
(21761)	-	The overall cost for comparison* is 6.8% APRC				
Buy to Let Fixed	4.70%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Diagon refer to the Fault Description	£1,000,000
rate until 31/08/2029	7.60%	Current Standard Variable Rate†	60%	£O	Please refer to the Early Repayment Charge table on Page 10 for details	
(21762)	-	The overall cost for comparison* is 6.8% APRC				

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV •	Product Fee	Early Repayment Charge▲	Maximum Loan Size
		1	Buy to Let			
Buy to Let	5.90%	1.70% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate†	75%	£O	Please refer to the Early Repayment	£1,000,000
31/08/2026	-	The overall cost for comparison* is 7.6% APRC	1.570		Charge table on Page 10 for details	,,
(21763)	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed	5.35%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
rate until 31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£500	Charge table on Page 10 for details	£1,000,000
(21764)	-	The overall cost for comparison* is 7.5% APRC				
Buy to Let Fixed	5.45%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
rate until 31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£O	Charge table on Page 10 for details	£1,000,000
(21765)	-	The overall cost for comparison* is 7.5% APRC				
Buy to Let	5.60%	2.00% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£O	Please refer to the Early Repayment	£1,000,000
31/08/2029 (21766)	-	The overall cost for comparison* is 7.1% APRC			Charge table on Page 10 for details	
(21100)	-	The discounted rate will never fall below 2.00%				
Buy to Let	6.10%	1.50% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate			There are no early repayment charges associated with this product	
Discount rate until	7.60%	Current Standard Variable Rate†	75%	£O		£1,000,000
31/08/2029 (21767)	-	The overall cost for comparison* is 7.3% APRC				
(21101)	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed	4.85%	Until 31/08/2029 then changing to our Standard Variable Rate			Please refer to the Early Repayment	
rate until 31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£O	Charge table on Page 10 for details	£1,000,000
(21768)	-	The overall cost for comparison* is 6.8% APRC				
Buy to Let	6.30%	1.30% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£O	Please refer to the Early Repayment	£1,000,000
31/08/2026 (21769)	-	The overall cost for comparison* is 7.6% APRC			Charge table on Page 10 for details	
(21/03)	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed	5.85%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
rate until 31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£O	Charge table on Page 10 for details	£1,000,000
(21770)	-	The overall cost for comparison* is 7.6% APRC				

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV *	Product Fee	Early Repayment Charge*	Maximum Loan Size
		н	oliday Let	t		
Holiday Let	6.40%	1.20% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2026	-	The overall cost for comparison* is 7.7% APRC			Charge table on Page 10 for details	
(21771)	-	The discounted rate will never fall below 2.00%				
Holiday Let Fixed	5.95%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£0	Charge table on Page 10 for details	£1,000,000
31/08/2026 (21772)	-	The overall cost for comparison* is 7.6% APRC				
Holiday Let	5.90%	1.70% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2029	-	The overall cost for comparison* is 7.2% APRC			Charge table on Page 10 for details	
(21773)	-	The discounted rate will never fall below 2.00%				
Holiday Let	6.40%	1.20% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate			There are no early repayment charges associated with this product	
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£0		£1,000,000
31/08/2029	-	The overall cost for comparison* is 7.4% APRC				
(21774)	-	The discounted rate will never fall below 2.00%				
Holiday Let Fixed	5.45%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
rate until 31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	60%	£0	Charge table on Page 10 for details	£1,000,000
(21775)	-	The overall cost for comparison* is 7.1% APRC				
Holiday Let	6.85%	0.75% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2026	-	The overall cost for comparison* is 7.7% APRC			Charge table on Page 10 for details	
(21776)	-	The discounted rate will never fall below 2.00%				
Holiday Let Fixed	6.40%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	
rate until 31/08/2026	7.60%	Current Standard Variable Rate†	75%	£0	Charge table on Page 10 for details	£1,000,000
(21777)	-	The overall cost for comparison* is 7.7% APRC				

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





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV *	Product Fee	Early Repayment Charge <b>^</b>	Maximum Loan Size
		н	oliday Le	t		
Holiday Let Discount	6.35%	1.25% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate				
rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	Please refer to the Early Repayment Charge table on Page 10 for details	£1,000,000
31/08/2029 (21778)	-	The overall cost for comparison* is 7.4% APRC			Charge table on Page 10 101 details	
(21110)	-	The discounted rate will never fall below 2.00%				
Holiday Let	6.85%	0.75% discount off SVR until 31/08/2029 then changing to our Standard Variable Rate				£1,000,000
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	75%	£0	There are no early repayment charges	
31/08/2029 (21779)	-	The overall cost for comparison* is 7.6% APRC			associated with this product	
(21113)	-	The discounted rate will never fall below 2.00%				
Holiday Let Fixed	5.90%	Until 31/08/2029 then Standard Variable Rate for remainder of mortgage		£O	Please refer to the Early Repayment Charge table on Page 10 for details	
rate until 31/08/2029	7.60%	Current Standard Variable Rate <sup>†</sup>	75%			£1,000,000
(21780)	-	The overall cost for comparison* is 7.2% APRC				
Holiday Let	7.05%	0.55% discount off SVR until 31/08/2026 then changing to our Standard Variable Rate				
Discount rate until	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£0	Please refer to the Early Repayment	£1,000,000
31/08/2026	-	The overall cost for comparison* is 7.7% APRC			Charge table on Page 10 for details	
(21781)	-	The discounted rate will never fall below 2.00%				
Holiday Let Fixed	6.60%	Until 31/08/2026 then Standard Variable Rate for remainder of mortgage			Please refer to the Early Repayment	£1,000,000
rate until 31/08/2026	7.60%	Current Standard Variable Rate <sup>†</sup>	85%	£0	Charge table on Page 10 for details	
(21782)	-	The overall cost for comparison* is 7.7% APRC				

A mortgage of £101,823 payable over 23 years and 10 months initially on a fixed rate for 5 years at 5.50% and then on our standard variable rate of 7.60% (variable) for the remaining 18 years and 10 months would require 60 monthly payments of £466.69 and 226 monthly payments of £644.88. The total amount payable would be £275,631.78 made up of the loan amount plus interest (£173,809.28), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 7.1% APRC representative.

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





Effective from 29 February 2024 Standard Variable Rate (SVR) 7.60%<sup>†</sup> Bank of England Bank Rate (BBR) 5.25%

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										
Fixed until 31/08/2026	2.00%	1.50%								
Fixed until 31/08/2027	3.00%	2.00%	1.00%							
Fixed until 31/08/2029	5.00%	5.00%	3.00%	3.00%	1.00%					

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







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**CALL US** 

0330 333 4000 <sup>•</sup>
(Open Mon–Fri 9am–5pm
Sat 9am–1pm)

This leaflet is available in large print, Braille and audio tape on request by calling 0330 333 4000.

• To help us maintain our service and security standards, telephone calls may be monitored and recorded.

Principality Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 155998. Principality Building Society, Principality House, The Friary, Cardiff, CF10 3FA.

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