

Mortgage Rate Guide

	Please visit	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)∞	Max LTV	Product Fee	Cashback	Incentives	Minimum Loan	Maximum Loan		
				Residentia							
				Fixed Rate							
				75% LTV							
5.12% Fixed until 31.08.2026 (22116)	7.1% until 31.08.2029	7.6%	7.2% APRC	75%	£895	£O	No valuation fee*	£140,000	£750,000		
5.46% Fixed until 31.08.2026 (22117)	7.1% until 31.08.2029	7.6%	7.3% APRC	75%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£750,000		
5.16% Fixed until 31.08.2027 (22118)	7.1% until 31.08.2029	7.6%	7% APRC	75%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£750,000		
4.67% Fixed until 31.08.2029 (22119)	-	7.6%	6.6% APRC	75%	£1,395	£O	No valuation fee*	£140,000	£750,000		
4.91% Fixed until 31.08.2029 (22120)	-	7.6%	6.6% APRC	75%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£750,000		
5.58% Fixed until 31.08.2026 (22122)	7.1% until 31.08.2029	7.6%	7.3% APRC	75%	£O	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£750,000		
5.01% Fixed until 31.08.2029 (22123)	-	7.6%	6.7% APRC	75%	£O	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£750,000		
(00.00)				80% LTV							
5.3% Fixed until 31.08.2026 (22124)	7.1% until 31.08.2029	7.6%	7.3% APRC	80%	£895	£O	No valuation fee*	£140,000	£650,000		
5.6% Fixed until 31.08.2026 (22125)	7.1% until 31.08.2029	7.6%	7.3% APRC	80%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000		
5.25% Fixed until 31.08.2027 (22126)	7.1% until 31.08.2029	7.6%	7.1% APRC	80%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000		
4.77% Fixed until 31.08.2029 (22127)	-	7.6%	6.6% APRC	80%	£1,395	£O	No valuation fee*	£140,000	£650,000		
5.05% Fixed until 31.08.2029 (22128)	-	7.6%	6.7% APRC	80%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000		
5.66% Fixed until 31.08.2026 (22130)	7.1% until 31.08.2029	7.6%	7.3% APRC	80%	£O	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000		

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



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. principality.co.uk

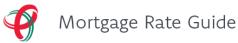


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5.16% Fixed until 31.08.2029 (22131)	-	7.6%	6.7% APRC	80%	£O	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
				85% LTV	_	_	_	_	_
5.47% Fixed until 31.08.2026 (22132)	7.1% until 31.08.2029	7.6%	7.3% APRC	85%	£895	£O	No valuation fee*	£140,000	£650,000
5.72% Fixed until 31.08.2026 (22133)	7.1% until 31.08.2029	7.6%	7.3% APRC	85%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.34% Fixed until 31.08.2027 (22134)	7.1% until 31.08.2029	7.6%	7.1% APRC	85%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
4.89% Fixed until 31.08.2029 (22135)	-	7.6%	6.7% APRC	85%	£1,395	£O	No valuation fee*	£140,000	£650,000
5.12% Fixed until 31.08.2029 (22136)	-	7.6%	6.7% APRC	85%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.82% Fixed until 31.08.2026 (22138)	7.1% until 31.08.2029	7.6%	7.4% APRC	85%	£O	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
5.22% Fixed until 31.08.2029 (22139)	-	7.6%	6.8% APRC	85%	£O	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
				90% LTV					
5.67% Fixed until 31.08.2026 (22140)	7.1% until 31.08.2029	7.6%	7.4% APRC	90%	£895	£O	No valuation fee*	£140,000	£650,000
5.9% Fixed until 31.08.2026 (22141)	7.1% until 31.08.2029	7.6%	7.4% APRC	90%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.49% Fixed until 31.08.2027 (22142)	7.1% until 31.08.2029	7.6%	7.1% APRC	90%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
5.13% Fixed until 31.08.2029 (22143)	-	7.6%	6.8% APRC	90%	£1,395	£O	No valuation fee*	£140,000	£650,000

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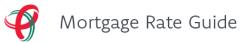




Initial rate and term of rate	Then our Standard Variable Rate, less a discount of 0.50%	Followed by our Standard Variable Rate (SVR), currently	Overall cost for comparison (APRC)∞	Max LTV	Product Fee	Cashback	Incentives	Minimum Loan	Maximum Loan
5.3% Fixed until 31.08.2029 (22144)	-	7.6%	6.8% APRC	90%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
6.02% Fixed until 31.08.2026 (22145)	7.1% until 31.08.2029	7.6%	7.4% APRC	90%	£O	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
5.37% Fixed until 31.08.2029 (22146)	-	7.6%	6.8% APRC	90%	£O	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£650,000
			Fixed Ra	te – First Tii	ne Buyers				
				95% LTV					
6.09% Fixed until 31.08.2026 (22157) (FTB only)	7.1% until 31.08.2029	7.6%	7.4% APRC	95%	£O	£O	No valuation fee*	£5,000	£500,000
6.29% Fixed until 31.08.2026 (22158) (FTB only)	7.1% until 31.08.2029	7.6%	7.5% APRC	95%	£O	£1,000	No valuation fee*	£75,000	£500,000
5.47% Fixed until 31.08.2029 (22159) (FTB only)	-	7.6%	6.9% APRC	95%	£O	£O	No valuation fee*	£5,000	£500,000
5.57% Fixed until 31.08.2029 (22160) (FTB only)	-	7.6%	6.9% APRC	95%	£O	£1,000	No valuation fee*	£75,000	£500,00
			95% L ⁻	TV (New Bui	ld Only)				
6.09% Fixed until 31.08.2026 (22161) (FTB only)	7.1% until 31.08.2029	7.6%	7.4% APRC	95%	£O	£O	No valuation fee*	£5,000	£500,000
6.29% Fixed until 31.08.2026 (22162) (FTB only)	7.1% until 31.08.2029	7.6%	7.5% APRC	95%	£O	£1,000	No valuation fee*	£75,000	£500,000
5.47% Fixed until 31.08.2029 (22163) (FTB only)	-	7.6%	6.9% APRC	95%	£O	£O	No valuation fee*	£5,000	£500,00
5.57% Fixed until 31.08.2029 (22164) (FTB only)	-	7.6%	6.9% APRC	95%	£O	£1,000	No valuation fee*	£75,000	£500,00

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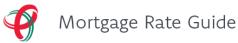




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Initial rate and term of rate	Then our Standard Variable Rate, less a discount of 0.50%	Followed by our Standard Variable Rate (SVR), currently	Overall cost for comparison (APRC)∞	Max LTV	Product Fee	Cashback	Incentives	Minimum Loan	Maximum Loan
			Joint Borr	ower Sole P	roprietor*	*			
6% Fixed until 31.08.2026 (22169) (JBSP Only) (Purchase Only) 5.4%	7.1% until 31.08.2029	7.6%	7.4% APRC	90%	£O	£O	No valuation fee*	£5,000	£650,000
5.4% Fixed until 31.08.2029 (22170) (JBSP Only) (Purchase Only)	-	7.6%	6.8% APRC	90%	£O	£O	No valuation fee*	£5,000	£650,000
				Tracker					
5.8% BBR + 0.55% until 31.08.2026 (22121)	7.1% until 31.08.2029	7.6%	7.3% APRC	75%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£750,000
5.9% BBR + 0.65% until 31.08.2026 (22129)	7.1% until 31.08.2029	7.6%	7.4% APRC	80%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
6% BBR + 0.75% until 31.08.2026 (22137)	7.1% until 31.08.2029	7.6%	7.4% APRC	85%	£O	£Ο	No valuation fee* Legal fee paid for remortgages±	£5,000	£650,000
			He	Ip to Buy W	ales				
5.45% Fixed until 31.08.2026 (22167)	7.1% until 31.08.2029	7.6%	7.3% APRC	75%	£O	£O	No valuation fee*	£5,000	£300,000
4.76% Fixed until 31.08.2029 (22168)	-	7.6%	6.6% APRC	75%	£O	£O	No valuation fee*	£5,000	£300,000
			Sh	ared Owner	ship				
6.02% Fixed until 31.08.2026 (22165)	7.1% until 31.08.2029	7.6%	7.1% APRC	95%	£O	ÊŎ	No valuation fee*	£5,000	£250,000
5.43% Fixed until 31.08.2029 (22166)	-	7.6%	6.9% APRC	95%	£O	£O	No valuation fee*	£5,000	£250,000

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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)∞	Max LTV	Product Fee	Cashback	Incentives	Minimum Loan	Maximun Loan		
	Buy To Let										
				Fixed Rate							
				60% LTV							
4.7% Fixed until 31.08.2029 (22147)	-	7.6%	6.9% APRC	60%	£1,395	£O	No valuation fee*	£140,000	£1,000,00		
4.81% Fixed until 31.08.2029 (22148)	-	7.6%	6.8% APRC	60%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,00		
				70% LTV							
4.74% Fixed until 31.08.2029 (22151)	-	7.6%	6.8% APRC	70%	£1,395	£O	No valuation fee*	£140,000	£750,000		
5.02% Fixed until 31.08.2029 (22152)	-	7.6%	6.9% APRC	70%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,00		
				75% LTV							
4.8% Fixed until 31.08.2029 (22153)	-	7.6%	6.9% APRC	75%	£1,395	£O	No valuation fee*	£140,000	£750,000		
4.97% Fixed until 31.08.2029 (22154)	-	7.6%	6.9% APRC	75%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,00		

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				Holiday Le	t				
				Fixed Rate					
				60% LTV					
6% Fixed until 31.08.2026 (22149)	-	7.6%	7.6% APRC	60%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,000
5.5% Fixed until 31.08.2029 (22150)	-	7.6%	7.1% APRC	60%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,000
				75% LTV					
6.45% Fixed until 31.08.2026 (22155)	-	7.6%	7.7% APRC	75%	£O	£O	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,000
5.67% Fixed until 31.08.2029 (22156)	-	7.6%	7.1% APRC	75%	£O	£O	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 reposessed 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 31/08/2026	2.00%	1.50%			
Fixed Rate until 31/08/2027	3.00%	2.00%	1.00%		
Fixed Rate until 31/08/2029	5.00%	5.00%	3.00%	3.00%	1.00%

Terms and Conditions

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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).



