Effective from 23 January 2024 Standard Variable Rate (SVR) 7.60%† 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 | 5.45% | 2.15% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| rate until | 7.60% | Current Standard Variable Rate [†] | 65% | £O | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 (21561) | - | 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 | 4.55% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 65% | £500 | Charge table on Page 10 for details | £1,000,000 |
| (21562) | - | The overall cost for comparison* is 7.2% APRC | | | | |
| Fixed rate until | 4.65% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Plance refer to the Early Pennyment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 65% | £O | Please refer to the Early Repayment Charge table on Page 10 for details | £1,000,000 |
| (21563) | - | The overall cost for comparison* is 7.2% APRC | | | | |
| Fixed rate until | 4.50% | Until 31/07/2027 then Standard Variable Rate for remainder of mortgage | 65% | | Please refer to the Early Repayment | |
| 31/07/2027 | 7.60% | Current Standard Variable Rate [†] | | £0 | Charge table on Page 10 for details | £1,000,000 |
| (21564) | - | The overall cost for comparison* is 6.9% APRC | | | | |
| Discount | 5.30% | 2.30% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | 65% | | | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | | £O | Please refer to the Early Repayment Charge table on Page 10 for details | £1,000,000 |
| (21565) | - | The overall cost for comparison* is 6.8% APRC | | | | |
| | - | The discounted rate will never fall below 2.00% | | | | |
| Discount | 5.80% | 1.80% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | £0 | There are no early repayment charges associated with this product | £1,000,000 |
| rate until | 7.60% | Current Standard Variable Rate [†] | 65% | | | |
| 31/07/2029 (21566) | - | The overall cost for comparison* is 7.0% APRC | | | | |
| | - | The discounted rate will never fall below 2.00% | | | | |
| Fixed rate until | 4.10% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 65% | £500 | Charge table on Page 10 for details | £1,000,000 |
| (21567) | - | The overall cost for comparison* is 6.3% APRC | | | | |
| Fixed | 4.15% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 65% | £O | Charge table on Page 10 for details | £1,000,000 |
| (21568) | - | The overall cost for comparison* is 6.3% APRC | | | | |
| Discount | 5.55% | 2.05% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| rate until | 7.60% | Current Standard Variable Rate [†] | 75% | £O | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 (21569) | - | The overall cost for comparison* is 7.4% APRC | | - | Charge table on Page 10 for details | E1,000,000 |
| (2.555) | _ | 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 23 January 2024 Standard Variable Rate (SVR) 7.60%† Bank of England Bank Rate (BBR) 5.25%

| Product | Interest Rate | Terms | Max LTV * | Product Fee | Early Repayment Charge* | Maximum Loan Size |
|--------------------------|------------------|--|--------------|----------------|--|----------------------|
| | | R | esidential | | | |
| Fixed rate until | 4.65% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate† | 75% | £500 | Charge table on Page 10 for details | £1,000,000 |
| (21570) | - | The overall cost for comparison* is 7.3% APRC | | | | |
| Fixed rate until | 4.75% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 75% | £0 | Charge table on Page 10 for details | £1,000,000 |
| (21571) | - | The overall cost for comparison* is 7.3% APRC | | | | |
| Fixed rate until | 4.60% | Until 31/07/2027 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2027 | 7.60% | Current Standard Variable Rate [†] | 75% | £O | Charge table on Page 10 for details | £1,000,000 |
| (21572) | - | The overall cost for comparison* is 6.9% APRC | | | | |
| Discount | 5.35% | 2.25% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | | | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 75% | £O | Please refer to the Early Repayment | £1,000,000 |
| (21573) | - | 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 | 5.85% | 1.75% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | 75% | | | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | | £O | There are no early repayment charges associated with this product | £1,000,000 |
| (21574) | - | The overall cost for comparison* is 7.0% APRC | | | | |
| | - | The discounted rate will never fall below 2.00% | | | | |
| Fixed rate until | 4.15% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment Charge table on Page 10 for details | |
| 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 75% | £500 | | £1,000,000 |
| (21575) | - | The overall cost for comparison* is 6.3% APRC | | | | |
| Fixed rate until | 4.20% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | | |
| 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 75% | £O | Please refer to the Early Repayment Charge table on Page 10 for details | £1,000,000 |
| (21576) | - | The overall cost for comparison* is 6.3% APRC | | | | |
| Discount | 5.65% | 1.95% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| rate until | 7.60% | Current Standard Variable Rate [†] | 85% | £O | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 (21577) | - | 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 | 5.15% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 85% | £500 | Charge table on Page 10 for details | £1,000,000 |
| (21578) | - | 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 23 January 2024 Standard Variable Rate (SVR) 7.60%† Bank of England Bank Rate (BBR) 5.25%

| Product | Interest Rate | Terms | Max LTV * | Product Fee | Early Repayment Charge* | Maximum Loan Size |
|--------------------------|------------------|--|--------------|----------------|--|----------------------|
| | | F | Residential | | | |
| Fixed rate until | 5.25% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 85% | £O | Charge table on Page 10 for details | £1,000,000 |
| (21579) | - | The overall cost for comparison* is 7.4% APRC | | | | |
| Fixed rate until | 5.10% | Until 31/07/2027 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2027 | 7.60% | Current Standard Variable Rate [†] | 85% | £0 | Charge table on Page 10 for details | £1,000,000 |
| (21580) | - | The overall cost for comparison* is 7.1% APRC | | | | |
| Fixed rate until | 4.70% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 85% | £O | Charge table on Page 10 for details | £1,000,000 |
| (21581) | - | The overall cost for comparison* is 6.5% APRC | | | | |
| Discount | 5.75% | 1.85% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| rate until | 7.60% | Current Standard Variable Rate [†] | 90% | £O | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 (21582) | - | 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 | 5.30% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment Charge table on Page 10 for details | £1,000,000 |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 90% | £500 | | |
| (21583) | | The overall cost for comparison* is 7.4% APRC | | | | |
| Fixed | 5.40% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Discounting to the English December | |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 90% | £O | Please refer to the Early Repayment Charge table on Page 10 for details | £1,000,000 |
| (21584) | _ | The overall cost for comparison* is 7.4% APRC | | | | |
| Fixed rate until | 5.25% | Until 31/07/2027 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2027 | 7.60% | Current Standard Variable Rate [†] | 90% | £0 | Charge table on Page 10 for details | £1,000,000 |
| (21585) | - | The overall cost for comparison* is 7.1% APRC | | | | |
| Fixed rate until | 4.85% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 90% | £O | Charge table on Page 10 for details | £1,000,000 |
| (21586) | - | 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 23 January 2024 Standard Variable Rate (SVR) 7.60%† 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 | 6.00% | 1.60% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| rate until | 7.60% | Current Standard Variable Rate [†] | 95% | £O | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 (21587) | - | 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 | 5.40% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 95% | £500 | Charge table on Page 10 for details | £1,000,000 |
| (21588) | - | The overall cost for comparison* is 7.4% APRC | | | | |
| Fixed rate until | 5.50% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | £O | Please refer to the Early Repayment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 95% | | Charge table on Page 10 for details | £1,000,000 |
| (21589) | - | The overall cost for comparison* is 7.4% APRC | | | | |
| Fixed rate until | 5.35% | Until 31/07/2027 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 |
| 31/07/2027 | 7.60% | Current Standard Variable Rate [†] | 95% | | | |
| (21590) | - | The overall cost for comparison* is 7.2% APRC | | | | |
| Discount | 5.60% | 2.00% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | | | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 95% | £O | There are no early repayment charges | £1,000,000 |
| (21591) | - | The overall cost for comparison* is 6.9% APRC | | | associated with this product | |
| | - | The discounted rate will never fall below 2.00% | | | | |
| Fixed rate until | 5.00% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 95% | £O | Charge table on Page 10 for details | |
| (21592) | - | 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 23 January 2024 Standard Variable Rate (SVR) 7.60%[†] Bank of England Bank Rate (BBR) 5.25%

| Product | Interest Rate | Terms | Max LTV * | Product Fee | Early Repayment Charge* | Maximum Loan Size |
|-----------------------|------------------|---|--------------|----------------|-------------------------------------|----------------------|
| | | Shared | d Owner | ship | | |
| Fixed rate until | 5.20% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | 95% | | Please refer to the Early Repayment | |
| 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | | £O | Charge table on Page 10 for details | £1,000,000 |
| (21593) | - | The overall cost for comparison* is 7.3% APRC | | | | |
| Fixed rate until | 4.65% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | £0 | Please refer to the Early Repayment | |
| 31/07/2029 (21594) | 7.60% | Current Standard Variable Rate [†] | 95% | | 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 £73,987 payable over 17 years initially on a fixed rate for 2 years at 3.85% and then on our standard variable rate of 7.60% (variable) for the remaining 15 years would require 24 monthly payments of £494.78 and 180 monthly payments of £630.28. The total amount payable would be £125,390.12 made up of the loan amount plus interest (£51,403.54), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.8% APRC representative.

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





Effective from 23 January 2024 Standard Variable Rate (SVR) 7.60%† Bank of England Bank Rate (BBR) 5.25%

| Product | Interest Rate | Terms | Max LTV * | Product Fee | Early Repayment Charge▲ | Maximum Loan Size |
|--------------------------|------------------|--|--------------|----------------|--|----------------------|
| | | ı | Buy to Let | | | |
| Buy to Let | 5.45% | 2.15% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 60% | £500 | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 | - | The overall cost for comparison* is 7.5% APRC | | 2500 | Charge table on Page 10 for details | 21,000,000 |
| (21595) | - | The discounted rate will never fall below 2.00% | | | | |
| Buy to Let | 5.55% | 2.05% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 60% | £O | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 | - | The overall cost for comparison* is 7.5% APRC | 0070 | | Charge table on Page 10 for details | 21,000,000 |
| (21596) | - | The discounted rate will never fall below 2.00% | | | | |
| Buy to Let Fixed | 5.00% | Until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 60% | £500 | Please refer to the Early Repayment Charge table on Page 10 for details | £1,000,000 |
| (21597) | - | The overall cost for comparison* is 7.5% APRC | | | | |
| Buy to Let Fixed | 5.10% | Until 31/07/2026 then changing to our Standard Variable Rate | | | Please refer to the Early Repayment | |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 60% | £0 | Charge table on Page 10 for details | £1,000,000 |
| (21598) | - | The overall cost for comparison* is 7.4% APRC | | | | |
| Buy to Let | 5.40% | 2.20% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | | Please refer to the Early Repayment Charge table on Page 8 for details | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 60% | £O | | £1,000,000 |
| 31/07/2029 | - | The overall cost for comparison* is 7.0% APRC | | | | |
| (21599) | - | The discounted rate will never fall below 2.00% | | | | |
| Buy to Let | 5.90% | 1.70% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 60% | £0 | There are no early repayment charges | £1,000,000 |
| 31/07/2029 | - | The overall cost for comparison* is 7.2% APRC | | | associated with this product | |
| (21600) | - | The discounted rate will never fall below 2.00% | | | | |
| Buy to Let Fixed | 4.45% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 60% | £500 | Charge table on Page 10 for details | £1,000,000 |
| (21601) | - | The overall cost for comparison* is 6.8% APRC | | | | |
| Buy to Let Fixed | 4.50% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 60% | £0 | Charge table on Page 10 for details | £1,000,000 |
| (21602) | - | The overall cost for comparison* is 6.7% 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 23 January 2024 Standard Variable Rate (SVR) 7.60%† Bank of England Bank Rate (BBR) 5.25%

| Product | Interest Rate | Terms | Max LTV * | Product Fee | Early Repayment Charge▲ | Maximum Loan Size |
|--------------------------|------------------|--|--------------|----------------|---|---|
| | | В | Buy to Let | | | |
| Buy to Let | 5.65% | 1.95% discount off SVR until 31/07/2026 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 |
| 31/07/2026 | - | The overall cost for comparison* is 7.5% APRC | | | Charge table on Page 10 for details | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| (21603) | - | The discounted rate will never fall below 2.00% | | | | |
| Buy to Let Fixed | 5.10% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 75% | £500 | Charge table on Page 10 for details | £1,000,000 |
| (21604) | - | The overall cost for comparison* is 7.5%% APRC | | | | |
| Buy to Let Fixed | 5.20% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 75% | £O | Charge table on Page 10 for details | £1,000,000 |
| (21605) | - | The overall cost for comparison* is 7.5% APRC | | | | |
| Buy to Let | 5.50% | 2.10% discount off SVR until 31/07/2029 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 |
| 31/07/2029 (21606) | - | The overall cost for comparison* is 7.1% APRC | | | Charge table on Page 10 for details | |
| (21000) | - | The discounted rate will never fall below 2.00% | | | | |
| Buy to Let | 6.00% | 1.60% discount off SVR until 31/07/2029 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 |
| 31/07/2029 (21607) | - | The overall cost for comparison* is 7.3% APRC | | | | |
| (/ | - | The discounted rate will never fall below 2.00% | | | | |
| Buy to Let Fixed | 4.60% | Until 31/07/2029 then changing to our Standard Variable Rate | | | Please refer to the Early Repayment | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 75% | £O | Charge table on Page 10 for details | £1,000,000 |
| (21608) | - | The overall cost for comparison* is 6.8% APRC | | | | |
| Buy to Let | 5.90% | 1.70% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 85% | £O | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 (21609) | - | The overall cost for comparison* is 7.6% APRC | | | Charge table on Page 10 for details | |
| (21003) | - | The discounted rate will never fall below 2.00% | | | | |
| Buy to Let Fixed | 5.40% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 85% | £O | Charge table on Page 10 for details | £1,000,000 |
| (21610) | - | The overall cost for comparison* is 7.5% 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 23 January 2024 Standard Variable Rate (SVR) 7.60%† 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 | 6.25% | 1.35% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 60% | £0 | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 | - | The overall cost for comparison* is 7.6% APRC | | | Charge table on Page 10 for details | |
| (21611) | - | The discounted rate will never fall below 2.00% | | | | |
| Holiday Let Fixed | 5.95% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Diagos refer to the Farly Decomposit | |
| rate until | 7.60% | Current Standard Variable Rate [†] | 60% | £0 | Please refer to the Early Repayment Charge table on Page 10 for details | £1,000,000 |
| 31/07/2026 (21612) | - | The overall cost for comparison* is 7.6% APRC | | | | |
| Holiday Let | 5.80% | 1.80% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate† | 60% | £0 | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2029 | - | The overall cost for comparison* is 7.2% APRC | | | Charge table on Page 10 for details | , , |
| (21613) | - | The discounted rate will never fall below 2.00% | | | | |
| Holiday Let | 6.30% | 1.30% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 60% | £0 | There are no early repayment charges | £1,000,000 |
| 31/07/2029 | - | The overall cost for comparison* is 7.4% APRC | | | associated with this product | |
| (21614) | - | The discounted rate will never fall below 2.00% | | | | |
| Holiday Let Fixed | 5.50% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate† | 60% | £0 | Charge table on Page 10 for details | £1,000,000 |
| (21615) | - | The overall cost for comparison* is 7.1% APRC | | | | |
| Holiday Let | 6.70% | 0.90% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 75% | £0 | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 | - | The overall cost for comparison* is 7.7% APRC | | | Charge table on Page 10 for details | |
| (21616) | - | The discounted rate will never fall below 2.00% | | | | |
| Holiday Let Fixed | 6.40% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 75% | £0 | Charge table on Page 10 for details | £1,000,000 |
| (21617) | - | 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 23 January 2024 Standard Variable Rate (SVR) 7.60%[†] 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 | 6.30% | 1.30% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | | | |
| rate until | 7.60% | Current Standard Variable Rate [†] | 75% | £O | Please refer to the Early Repayment Charge table on Page 10 for details | £1,000,000 |
| 31/07/2029 (21618) | - | The overall cost for comparison* is 7.4% APRC | | | Charge table on rage to for details | |
| (=:0:0) | - | The discounted rate will never fall below 2.00% | | | | |
| Holiday Let | 6.80% | 0.80% discount off SVR until 31/07/2029 then changing to our Standard Variable Rate | | | | £1,000,000 |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 75% | £0 | There are no early repayment charges associated with this product | |
| 31/07/2029 (21619) | - | The overall cost for comparison* is 7.6% APRC | | | associated with this product | |
| (21015) | - | The discounted rate will never fall below 2.00% | | | | |
| Holiday Let Fixed | 5.90% | Until 31/07/2029 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment Charge table on Page 10 for details | |
| rate until 31/07/2029 | 7.60% | Current Standard Variable Rate [†] | 75% | £0 | | £1,000,000 |
| (21620) | - | The overall cost for comparison* is 7.2% APRC | | | | |
| Holiday Let | 6.90% | 0.70% discount off SVR until 31/07/2026 then changing to our Standard Variable Rate | | | | |
| Discount rate until | 7.60% | Current Standard Variable Rate [†] | 85% | £0 | Please refer to the Early Repayment | £1,000,000 |
| 31/07/2026 | - | The overall cost for comparison* is 7.7% APRC | | | Charge table on Page 10 for details | |
| (21621) | - | The discounted rate will never fall below 2.00% | | | | |
| Holiday Let Fixed | 6.60% | Until 31/07/2026 then Standard Variable Rate for remainder of mortgage | | | Please refer to the Early Repayment | £1,000,000 |
| rate until 31/07/2026 | 7.60% | Current Standard Variable Rate [†] | 85% | £0 | Charge table on Page 10 for details | |
| (21622) | - | The overall cost for comparison* is 7.7% APRC | | | | |

A mortgage of £226,965 payable over 11 years and 11 months initially on a fixed rate for 2 years at 4.55% and then on our standard variable rate of 7.60% (variable) for the remaining 9 years and 11 months would require 24 monthly payments of £860.58 and 119 monthly payments of £1,437.45. The total amount payable would be £418,740.47 made up of the loan amount plus interest (£191,775.47), 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 23 January 2024 Standard Variable Rate (SVR) 7.60%† 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 31/07/2026 | 2.00% | 1.50% | | | | | | | | | |
| Fixed until 31/07/2027 | 3.00% | 2.00% | 1.00% | | | | | | | | |
| Fixed until 31/07/2029 | 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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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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