



Additional Borrowing

Effective from 22 October 2026
Standard Variable Rate (SVR) 6.8% †
Bank of England Bank Rate (BBR) 3.75%

For Intermediaries use only. Please see our website for our latest rates.

Initial rate and term of rate	Then our Standard Variable Rate, less a discount of 0.55%	Followed by our Standard Variable Rate (SVR), currently	Overall cost for comparison (APRC) [∞]	Max LTV	Product Fee	Cashback	Incentives	Minimum Loan	Maximum Loan
Additional Borrowing									
Residential									
75% LTV									
5.66% Fixed until 31/01/2029 (28959)	-	6.80%	6.50%	75%	£0	£0	No valuation fee*	£5,000	£250,000
5.66% Fixed until 31/01/2030 (28970)	-	6.80%	6.50%	75%	£0	£0	No valuation fee*	£5,000	£250,000
5.56% Fixed until 31/01/2032 (28961)	-	6.80%	6.30%	75%	£0	£0	No valuation fee*	£5,000	£250,000
90% LTV									
6.49% Fixed until 31/01/2029 (28962)	-	6.80%	6.70%	90%	£0	£0	No valuation fee*	£5,000	£250,000
6.35% Fixed until 31/01/2030 (28963)	-	6.80%	6.70%	90%	£0	£0	No valuation fee*	£5,000	£250,000
6.22% Fixed until 31/01/2032 (28964)	-	6.80%	6.60%	90%	£0	£0	No valuation fee*	£5,000	£250,000

This bulletin should be read in conjunction with the lending criteria which is available on our website. All our mortgages are limited offers and can be withdrawn at any time. We will only accept mortgage applications online through the Principality Intermediaries portal. Please ensure you have your user name and password to submit your next case. You can call 0330 333 4021 if you do not have log in details or if you have forgotten them. To help us maintain our service and security standards, telephone calls may be 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. principality.co.uk





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Additional Borrowing									
Buy to Let									
75% LTV									
6.33% Fixed until 31/01/2032 (28965)	-	6.80%	6.70%	75%	£0	£0	No valuation fee*	£5,000	£250,000
Additional Borrowing									
Holiday Let									
75% LTV									
6.05% Fixed until 31/01/2029 (28966)	-	6.80%	6.70%	75%	£0	£0	No valuation fee*	£5,000	£250,000
6.% Fixed until 31/01/2032 (28967)	-	6.80%	6.50%	75%	£0	£0	No valuation fee*	£5,000	£250,000

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Early Repayment Charges (ERC)

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 Early Repayment Charge unless stated otherwise in the product description.

For all of our mortgage products that have an Early Repayment Charge applied, you can make regular or lump-sum overpayments of up to 10% of the amount owed at 1st of January that calendar year, without having to pay an Early Repayment Charge.

Any payments which exceed the 10% overpayment allowance will be subject to an Early Repayment Charge.

Term of initial rate	Year 1	Year 2	Year 3	Year 4	Year 5
Fixed Rate					
Fixed until 31/01/2029	2.00%	1.50%			
Fixed until 31/01/2030	3.00%	2.00%	1.00%		
Fixed until 31/01/2032	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 £XXXX. 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.

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

Mortgage Exit Fee

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

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