



# Mortgage Rate Guide

Effective from 6th February 2026  
Standard Variable Rate (SVR) 6.8% †  
Bank of England Bank Rate (BBR) 3.75%

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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) <sup>∞</sup>	Max LTV	Product Fee	Cashback	Incentives	Minimum Loan	Maximum Loan
Residential									
65% LTV									
Fixed Rate									
3.92% Fixed until 31/05/2028 (25975)	6.25% until 31/05/2031	6.8%	6.2% APRC	65%	£895	£0	No valuation fee*	£140,000	£2,000,000
3.85% Fixed until 31/05/2028 (25976)	6.25% until 31/05/2031	6.8%	6.2% APRC	65%	£1,499	£0	No valuation fee*	£140,000	£2,000,000
4.2% Fixed until 31/05/2028 (25977)	6.25% until 31/05/2031	6.8%	6.2% APRC	65%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£2,000,000
4.26% Fixed until 31/05/2029 (25978)	6.25% until 31/05/2031	6.8%	6.1% APRC	65%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£2,000,000
4.04% Fixed until 31/05/2031 (25979)	-	6.8%	5.7% APRC	65%	£1,395	£0	No valuation fee*	£140,000	£2,000,000
4.14% Fixed until 31/05/2031 (25980)	-	6.8%	5.7% APRC	65%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£2,000,000
4.45% Fixed until 31/05/2028 (25982)	6.25% until 31/05/2031	6.8%	6.3% APRC	65%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£2,000,000
4.29% Fixed until 31/05/2031 (25983)	-	6.8%	5.8% APRC	65%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£2,000,000
Tracker (the tracker rate will never fall below 2%)									
4.4% BBR + 0.65% until 31/05/2028 (25981)	6.25% until 31/05/2031	6.8%	6.3% APRC	65%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£2,000,000

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Residential									
75% LTV									
Fixed Rate									
4.07% Fixed until 31/05/2028 (25984)	6.25% until 31/05/2031	6.8%	6.2% APRC	75%	£895	£0	No valuation fee*	£140,000	£1,500,000
3.98% Fixed until 31/05/2028 (25985)	6.25% until 31/05/2031	6.8%	6.2% APRC	75%	£1,499	£0	No valuation fee*	£140,000	£1,500,000
4.26% Fixed until 31/05/2028 (25986)	6.25% until 31/05/2031	6.8%	6.2% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,500,000
4.35% Fixed until 31/05/2029 (25987)	6.25% until 31/05/2031	6.8%	6.1% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,500,000
4.14% Fixed until 31/05/2031 (25988)	-	6.8%	5.8% APRC	75%	£1,395	£0	No valuation fee*	£140,000	£1,500,000
4.27% Fixed until 31/05/2031 (25989)	-	6.8%	5.8% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,500,000
4.46% Fixed until 31/05/2028 (25991)	6.25% until 31/05/2031	6.8%	6.3% APRC	75%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£1,500,000
4.33% Fixed until 31/05/2031 (25992)	-	6.8%	5.8% APRC	75%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£1,500,000
Tracker (the tracker rate will never fall below 2%)									
4.45% BBR + 0.70% until 31/05/2028 (25990)	6.25% until 31/05/2031	6.8%	6.3% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,500,000

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Residential									
80% LTV									
Fixed Rate									
4.19% Fixed until 31/05/2028 (25993)	6.25% until 31/05/2031	6.8%	6.2% APRC	80%	£895	£0	No valuation fee*	£140,000	£1,000,000
4.43% Fixed until 31/05/2028 (25994)	6.25% until 31/05/2031	6.8%	6.3% APRC	80%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
4.43% Fixed until 31/05/2029 (25995)	6.25% until 31/05/2031	6.8%	6.1% APRC	80%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
4.19% Fixed until 31/05/2031 (25996)	-	6.8%	5.8% APRC	80%	£1,395	£0	No valuation fee*	£140,000	£1,000,000
4.41% Fixed until 31/05/2031 (25997)	-	6.8%	5.8% APRC	80%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
4.58% Fixed until 31/05/2028 (25999)	6.25% until 31/05/2031	6.8%	6.3% APRC	80%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£1,000,000
4.46% Fixed until 31/05/2031 (26000)	-	6.8%	5.8% APRC	80%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£1,000,000
Tracker (the tracker rate will never fall below 2%)									
4.55% BBR + 0.80% until 31/05/2028 (25998)	6.25% until 31/05/2031	6.8%	6.3% APRC	80%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000

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Residential									
85% LTV									
Fixed Rate									
4.22% Fixed until 31/05/2028 (26001)	6.25% until 31/05/2031	6.8%	6.2% APRC	85%	£895	£0	No valuation fee* Legal fee paid for remortgages±	£140,000	£1,000,000
4.48% Fixed until 31/05/2028 (26002)	6.25% until 31/05/2031	6.8%	6.3% APRC	85%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
4.48% Fixed until 31/05/2029 (26003)	6.25% until 31/05/2031	6.8%	6.1% APRC	85%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
4.34% Fixed until 31/05/2031 (26004)	-	6.8%	5.9% APRC	85%	£1,395	£0	No valuation fee* Legal fee paid for remortgages±	£140,000	£1,000,000
4.51% Fixed until 31/05/2031 (26005)	-	6.8%	5.9% APRC	85%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
4.59% Fixed until 31/05/2028 (26007)	6.25% until 31/05/2031	6.8%	6.3% APRC	85%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£1,000,000
4.53% Fixed until 31/05/2031 (26008)	-	6.8%	5.9% APRC	85%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£1,000,000
Tracker (the tracker rate will never fall below 2%)									
4.65% BBR + 0.90% until 31/05/2028 (26006)	6.25% until 31/05/2031	6.8%	6.3% APRC	85%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000

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Residential									
90% LTV									
Fixed Rate									
4.97% Fixed until 31/05/2028 (26009)	6.25% until 31/05/2031	6.8%	6.4% APRC	90%	£895	£0	No valuation fee* Legal fee paid for remortgages±	£140,000	£1,000,000
5.15% Fixed until 31/05/2028 (26010)	6.25% until 31/05/2031	6.8%	6.4% APRC	90%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
5.09% Fixed until 31/05/2029 (26011)	6.25% until 31/05/2031	6.8%	6.3% APRC	90%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
4.99% Fixed until 31/05/2031 (26012)	-	6.8%	6.1% APRC	90%	£1,395	£0	No valuation fee*	£140,000	£1,000,000
5.08% Fixed until 31/05/2031 (26013)	-	6.8%	6.1% APRC	90%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£5,000	£1,000,000
5.29% Fixed until 31/05/2028 (26014)	6.25% until 31/05/2031	6.8%	6.4% APRC	90%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£1,000,000
5.13% Fixed until 31/05/2031 (26015)	-	6.8%	6.1% APRC	90%	£0	£500	No valuation fee* Legal fee paid for remortgages±	£75,000	£1,000,000

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Residential									
95% LTV (First Time Buyers Only)									
Fixed Rate									
6.75% Fixed until 31/05/2031 (26051) (FTB only)	-	6.8%	5.8% APRC	95%	£1,395	£0	No valuation fee*	£100,000	£600,000
Shared Ownership (Maximum Property Share of 75%)									
6.5% Fixed until 31/05/2028 (26030)	6.25% until 31/05/2031	6.8%	6.2% APRC	95%	£0	£0	No valuation fee*	£5,000	£250,000
6.3% Fixed until 31/03/2031 (26031)	-	6.8%	5.8% APRC	95%	£0	£0	No valuation fee*	£5,000	£250,000
Help To Buy Wales									
4.25% Fixed until 31/05/2028 (26032)	6.25% until 31/05/2031	6.8%	6.2% APRC	75%	£0	£0	No valuation fee*	£5,000	£300,000
4.4% Fixed until 31/05/2031 (26033)	-	6.8%	5.8% APRC	75%	£0	£0	No valuation fee*	£5,000	£300,000

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Residential									
Joint Borrower Sole Proprietor** (Purchase Only)									
4.36% Fixed until 31/05/2028 (26034) (JBSP Only) (Purchase Only)	6.25% until 31/05/2031	6.8%	6.3% APRC	75%	£0	£0	No valuation fee*	£5,000	£1,500,000
4.37% Fixed until 31/05/2031 (26035) (JBSP Only) (Purchase Only)	-	6.8%	5.9% APRC	75%	£0	£0	No valuation fee*	£5,000	£1,500,000
4.53% Fixed until 31/05/2028 (26036) (JBSP Only) (Purchase Only)	6.25% until 31/05/2031	6.8%	6.3% APRC	80%	£0	£0	No valuation fee*	£5,000	£1,000,000
4.51% Fixed until 31/05/2031 (26037) (JBSP Only) (Purchase Only)	-	6.8%	5.9% APRC	80%	£0	£0	No valuation fee*	£5,000	£1,000,000
4.58% Fixed until 31/05/2028 (26038) (JBSP Only) (Purchase Only)	6.25% until 31/05/2031	6.8%	6.4% APRC	85%	£0	£0	No valuation fee*	£5,000	£1,000,000
4.61% Fixed until 31/05/2031 (26039) (JBSP Only) (Purchase Only)	-	6.8%	6.2% APRC	85%	£0	£0	No valuation fee*	£5,000	£1,000,000
5.25% Fixed until 31/05/2028 (26040) (JBSP Only) (Purchase Only)	6.25% until 31/05/2031	6.8%	6.2% APRC	90%	£0	£0	No valuation fee*	£5,000	£1,000,000
5.18% Fixed until 31/05/2031 (26041) (JBSP Only) (Purchase Only)	-	6.8%	6% APRC	90%	£0	£0	No valuation fee*	£5,000	£1,000,000

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Buy To Let									
Fixed Rate									
60% LTV									
4.15% Fixed until 31/05/2031 (26018)	-	6.8%	6.3% APRC	60%	£1,395	£0	No valuation fee*	£140,000	£1,000,000
4.36% Fixed until 31/05/2031 (26019)	-	6.8%	6.3% APRC	60%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,000
70% LTV									
4.49% Fixed until 31/05/2031 (26024)	-	6.8%	6% APRC	70%	£1,395	£0	No valuation fee*	£140,000	£750,000
4.69% Fixed until 31/05/2031 (26025)	-	6.8%	6.1% APRC	70%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,000
75% LTV									
4.79% Fixed until 31/05/2031 (26026)	-	6.8%	6.5% APRC	75%	£1,395	£0	No valuation fee*	£140,000	£750,000
5.04% Fixed until 31/05/2031 (26027)	-	6.8%	6.1% 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									
4.48% Fixed until 31/05/2028 (26020)	-	6.8%	5.9% APRC	60%	£895	£0	No valuation fee* Legal fee paid for remortgages±	£140,000	£1,000,000
4.77% Fixed until 31/05/2028 (26021)	-	6.8%	6% APRC	60%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,000
4.51% Fixed until 31/05/2031 (26022)	-	6.8%	5.9% APRC	60%	£1,395	£0	No valuation fee* Legal fee paid for remortgages±	£140,000	£1,000,000
4.8% Fixed until 31/05/2031 (26023)	-	6.8%	5.9% APRC	60%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£1,000,000
75% LTV									
5.4% Fixed until 31/05/2028 (26028)	-	6.8%	6.7% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,000
5.05% Fixed until 31/05/2031 (26029)	-	6.8%	6.7% APRC	75%	£0	£0	No valuation fee* Legal fee paid for remortgages±	£25,000	£750,000

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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 Rate until 31/05/2028	2.00%	1.50%			
Fixed Rate until 31/05/2029	3.00%	2.00%	1.00%		
Fixed Rate until 31/05/2031	5.00%	5.00%	3.00%	3.00%	1.00%
Tracker / Discounted Rate					
Variable Rate until 31/05/2028	1.00%	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).

### Mortgage Exit Fee

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

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