

Residential Remortgage Intermediary Product Guide

Standard Variable Rate (SVR): 7.64%
Strictly for Intermediary use only

Complete
Your specialist packager distributor

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Fixed Residential Remortgages

Product Code	Initial Rate	Product	Max LTV	The overall cost for comparison is	Max loan	Product rate floor	Product fees	Product incentives	Early Repayment Charges ¹
Standard Remortgage Products									
RMF141	5.09%	5.09% fixed until 31 July 2026 Followed by our SVR for the remaining term	75%	7.1% APRC	£1,000,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/07/2023; 3% until 31/07/2024; and 2% until 31/07/2026
RMF143	4.79%	4.79% fixed until 31 July 2028 Followed by our SVR for the remaining term	75%	6.6% APRC	£1,000,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	6% until 31/07/2023; 5% until 31/07/2024; 4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028
RMF142	5.39%	5.39% fixed until 31 July 2026 Followed by our SVR for the remaining term	90%	7.2% APRC	£450,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/07/2023; 3% until 31/07/2024; and 2% until 31/07/2026
RMF144	4.99%	4.99% fixed until 31 July 2028 Followed by our SVR for the remaining term	90%	6.7% APRC	£450,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	6% until 31/07/2023; 5% until 31/07/2024; 4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028
Shared Ownership Remortgage Products									
RSF009	5.29%	5.29% fixed until 30 June 2028 Followed by our SVR for the remaining term	95%	6.6% APRC	£1,000,000	---	---	Up to £350 valuation fee contribution ³ ; and £250 legal fee cashback ⁵ .	6% until 30/06/2023; 5% until 30/06/2024; 4% until 30/06/2025; 3% until 30/06/2026; and 2% until 30/06/2028
Lending into Retirement Remortgage Product									
RONF21	5.59%	5.59% fixed until 30 June 2028 Followed by our SVR for the remaining term	75%	6.8% APRC	£1,000,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	6% until 30/06/2023; 5% until 30/06/2024; 4% until 30/06/2025; 3% until 30/06/2026; and 2% until 30/06/2028
Retirement Interest Only (RIO) Remortgage Product									
RFG031	5.59%	5.59% fixed until 30 June 2028 Followed by our SVR for the remaining term	60%	6.8% APRC	£1,000,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and £250 legal fee cashback ⁵ .	6% until 30/06/2023; 5% until 30/06/2024; 4% until 30/06/2025; 3% until 30/06/2026; and 2% until 30/06/2028

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Discount Residential Remortgages

Product Code	Initial Rate	Product	Max LTV	The overall cost for comparison is	Max loan	Product rate floor	Product fees	Product incentives	Early Repayment Charges ¹
Standard Remortgage Products									
RMD224	4.54%	3.10% discount from our SVR until 31 July 2026 Followed by our SVR for the remaining term	75%	6.7% APRC	£1,000,000	2.99%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/07/2023; 3% until 31/07/2024; and 2% until 31/07/2026
RMD225	4.84%	2.80% discount from our SVR until 31 July 2026 Followed by our SVR for the remaining term	90%	6.9% APRC	£450,000	2.99%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/07/2023; 3% until 31/07/2024; and 2% until 31/07/2026
Switch to Fix Standard Remortgage Products									
RMD222	4.59%	3.05% discount from our SVR until 30 April 2026 Followed by our SVR for the remaining term	75%	6.8% APRC	£1,000,000	2.99%	£999 arrangement fee ²	Switch to a fixed rate with the Tipton with no Early Repayment Charges from 30 April 2025 Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 30/04/2023, 3% until 30/04/2024; and 2% until 30/04/2026
RMD223	5.09%	2.55% discount from our SVR until 30 April 2026 Followed by our SVR for the remaining term	90%	7.1% APRC	£450,000	2.99%	£999 arrangement fee ²	Switch to a fixed rate with the Tipton with no Early Repayment Charges from 30 April 2025 Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 30/04/2023, 3% until 30/04/2024; and 2% until 30/04/2026
Large Loan Standard Remortgage Product									
RXD11	4.64%	3.00% discount from our SVR until 31 July 2026 Followed by our SVR for the remaining term	75%	6.8% APRC	£1,000,000 min £1,500,000 max	2.99%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/07/2023, 3% until 31/07/2024; and 2% until 31/07/2026
Lending into Retirement Remortgage Product									
ROND10	4.69%	2.95% discount from our SVR until 30 June 2026 Followed by our SVR for the remaining term	75%	6.8% APRC	£1,000,000	2.99%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 30/06/2023; 3% until 30/06/2024; and 2% until 30/06/2026

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Self-build Purchase Products – Accelerator Specific Range: Available via our BuildLoan partnership only

VD043	5.93%	1.71% discount from our SVR until 30 June 2025 Followed by our SVR for the remaining term	85%	£600,000	7.6% APRC	5.93%	---	---	3% until 30/06/2023; and 2% until 30/06/2025
VD044	5.73%	1.91% discount from our SVR until 30 June 2025 Followed by our SVR for the remaining term	85%	£600,000	7.5% APRC	5.73%	0.5% arrangement fee ²	---	3% until 30/06/2023; and 2% until 30/06/2025

Self-build Purchase Product – Arrears Specific Range: Available via our BuildLoan partnership only

VD042	5.64%	2.00% discount from our SVR until 30 June 2025 Followed by our SVR for the remaining term	85%	£600,000	7.5% APRC	5.64%	0.5% arrangement fee ²	---	3% until 30/06/2023; and 2% until 30/06/2025
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What you need to know:

Please note: The minimum loan amount is **£50,000**, unless otherwise stated.

1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.

2 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage.

3 We'll cover the cost of a standard mortgage valuation on a property valued up to £400,000, which is equivalent to a £350 contribution towards the cost of a standard valuation. Your client may choose to have a RICS Homebuyers Report, however they will have to cover the difference in cost between a standard mortgage valuation and the RICS Homebuyers Report

4 We'll cover the costs of any standard legal fees involved. Any non-standard costs must be paid by your client. You'll be advised of any non-standard costs should any apply. If your client chooses to use our own conveyancers, they will only act for us, and not for your client, during the remortgage transaction. If your client needs to add or remove a name on the mortgage they must appoint their own solicitors, in which case they will receive £250 cashback towards their costs.

5 Clients must nominate their own solicitor but will receive £250 cashback from the Society towards their legal fee costs.

Interest rates on our discount products are floored at 2.99% or product rate if lower.

All products have a standard income multiple of 4.49 times.

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