

Fixed Rate Mortgages

2 Year Fixed Rate Mortgages

Available at 1 July 2025

Maximum loan
to value

60%

Product code HVF19

Fixed for 2 years
from completion

4.97%

Fixed

Followed by Homeowner
Variable Rate for term

7.04%

Variable

The overall cost
for comparison

6.9%

APRC

Fees
payable

Product fees: None
ERC: See scale below

Fees payable:

- No product fee
- Early repayment charge payable as follows:
During year 1: 2% of the amount repaid early plus fees
During year 2: 1% of the amount repaid early plus fees

This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.

- Overpayments of up to 10% per year may be made without incurring the early repayment charge
- Mortgage exit administration fee on redemption of mortgage: £125

Representative example

A Mortgage of	£225,400.00
Payable term	Payable over 28 years
Initial rate and term	Initially on a fixed rate for 2 years of 4.97%
Followed by	Our Homeowner Variable Rate of 7.04% for the remaining 26 years
Monthly payments	24 payments of £1,243.70 followed by 312 payments of £1,521.87
Total amount payable	Total amount payable would be £504,797.24 made up of the loan amount plus interest (£279,272.24) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	6.9% APRC representative

Fixed Rate Mortgages

5 Year Fixed Rate Mortgages

Available at 1 July 2025

Maximum loan
to value

60%

Product code F261

Fixed for 5 years
from completion

4.87%

Fixed

Followed by Homeowner
Variable Rate for term

7.04%

Variable

The overall cost
for comparison

6.3%

APRC

Fees
payable

Product fees: None
ERC: See scale below

Fees payable:

- No product fee
- Early repayment charge payable as follows:
 - During year 1: 5% of the amount repaid early plus fees
 - During year 2: 4% of the amount repaid early plus fees
 - During year 3: 3% of the amount repaid early plus fees
 - During year 4: 2% of the amount repaid early plus fees
 - During year 5: 1% of the amount repaid early plus fees

This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.
- Overpayments of up to 10% per year may be made without incurring the early repayment charge
- Mortgage exit administration fee on redemption of mortgage: £125

Representative example

A Mortgage of	£225,400.00
Payable term	Payable over 28 years
Initial rate and term	Initially on a fixed rate for 5 years of 4.87%
Followed by	Our Homeowner Variable Rate of 7.04% for the remaining 23 years
Monthly payments	60 payments of £1,230.24 followed by 276 payments of £1,494.24
Total amount payable	Total amount payable would be £486,349.64 made up of the loan amount plus interest (£260,824.64) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	6.3% APRC representative

Discount Mortgages

2 Year Discount Mortgages

Available at 1 July 2025

Maximum loan
to value

60%

Product code HVD16

2.75% discount off Homeowner
Variable Rate for 2 years

4.29%

Variable

In any event, the rate will not
go below 2.25%

Followed by Homeowner
Variable Rate for term

7.04%

Variable

The overall cost
for comparison

6.7%

APRC

Fees
payable

Product fees: None
ERC: See scale below

Fees payable:

- No product fee
- Early repayment charge payable as follows:
 - During year 1: 2% of the amount repaid early plus fees
 - During year 2: 1% of the amount repaid early plus fees

This charge is calculated as a percentage of the amount repaid early, excluding any arrears of interest, or other charges. The early repayment charge is payable on any amount that you repay in excess of the monthly payment due on the mortgage.

- Overpayments of up to 10% per year may be made without incurring the early repayment charge
- Mortgage exit administration fee on redemption of mortgage: £125

Representative example

A Mortgage of	£225,400.00
Payable term	Payable over 28 years
Initial rate and term	Initially on a discounted variable rate for 2 years of 4.29%
Followed by	Our Homeowner Variable Rate of 7.04% for the remaining 26 years
Monthly payments	24 payments of £1,153.59 followed by 312 payments of £1,515.65
Total amount payable	Total amount payable would be £500,693.96 made up of the loan amount plus interest (£275,168.96) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	6.7% APRC representative

Discount Mortgages

2 Year Discount Mortgages

Available at 1 July 2025

Maximum loan to value	2.60% discount off Homeowner Variable Rate for 2 years	Followed by Homeowner Variable Rate for term	The overall cost for comparison	Fees payable
60%	4.44%	7.04%	6.8%	Completion fee: £999
Product code HVD20	Variable	Variable	APRC	ERC: None
	In any event, the rate will not go below 2.25%			

Fees payable:

- Completion fee: £999 (non-refundable)

This fee can be paid before the start of the mortgage or you can elect to add this to the mortgage loan and it will be deducted from the mortgage advance on completion. By electing to add fees to the loan, you will pay interest on them at the same interest rate as your mortgage throughout the mortgage term and this will affect interest charges and payment calculations.

If preferred, fees that have been added to the loan may be repaid by a separate capital payment at any time after the start of the mortgage and this will result in lower monthly payments and reduced interest charges.

- No Early repayment charge
You may make overpayments of any amount without incurring an early repayment charge.
- Mortgage exit administration fee on redemption of mortgage: £125

Representative example

A Mortgage of	£226,399.00 (a loan of £225,400.00 plus a completion fee of £999 added to the loan)
Payable term	Payable over 28 years
Initial rate and term	Initially on a discounted variable rate for 2 years of 4.44%
Followed by	Our Homeowner Variable Rate of 7.04% for the remaining 26 years
Monthly payments	24 payments of £1,178.37 followed by 312 payments of £1,523.79
Total amount payable	Total amount payable would be £503,828.36 made up of the loan amount plus interest (£277,304.36) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	6.8% APRC representative

Discount Mortgages

2 Year Discount Mortgages

Available at 1 July 2025

Maximum loan
to value

60%

Product code HVD21

2.30% discount off Homeowner
Variable Rate for 2 years

4.74%

Variable

In any event, the rate will not
go below 2.25%

Followed by Homeowner
Variable Rate for term

7.04%

Variable

The overall cost
for comparison

6.8%

APRC

Fees
payable

Product fees: None
ERC: None

Fees payable:

- No product fee
- No Early Repayment Charge
You may make overpayments of any amount without incurring an early repayment charge.
- Mortgage exit administration fee on redemption of mortgage: £125

Representative example

A Mortgage of	£225,400.00
Payable term	Payable over 28 years
Initial rate and term	Initially on a discounted variable rate for 2 years of 4.74%
Followed by	Our Homeowner Variable Rate of 7.04% for the remaining 26 years
Monthly payments	24 payments of £1,212.84 followed by 312 payments of £1,519.82
Total amount payable	Total amount payable would be £503,417.00 made up of the loan amount plus interest (£277,892.00) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	6.8% APRC representative