

Income Flex - Fixed Rate Mortgages

2 Year Fixed Rate Mortgages

Available at 1 October 2025

Maximum loan
to value

90%

Product code IFRF18

Fixed for 2 years
from completion

5.54%

Fixed

Followed by Homeowner
Variable Rate for term

6.89%

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	£233,000.00
Payable term	Payable over 29 years
Initial rate and term	Initially on a fixed rate for 2 years of 5.54%
Followed by	Our Homeowner Variable Rate of 6.89% for the remaining 27 years
Monthly payments	24 payments of £1,346.81 followed by 324 payments of £1,539.21
Total amount payable	Total amount payable would be £531,152.48 made up of the loan amount plus interest (£298,027.48) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	6.9% APRC representative

Income Flex - Fixed Rate Mortgages

5 Year Fixed Rate Mortgages

Available at 1 October 2025

Maximum loan to value	Fixed for 5 years from completion	Followed by Homeowner Variable Rate for term	The overall cost for comparison	Fees payable
90%	5.26%	6.89%	6.4%	Product fees: None
Product code IFRF20	Fixed	Variable	APRC	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	£233,000.00
Payable term	Payable over 29 years
Initial rate and term	Initially on a fixed rate for 5 years of 5.26%
Followed by	Our Homeowner Variable Rate of 6.89% for the remaining 24 years
Monthly payments	60 payments of £1,306.47 followed by 288 payments of £1,517.49
Total amount payable	Total amount payable would be £515,550.32 made up of the loan amount plus interest (£282,425.32) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	6.4% APRC representative

Income Flex - Discount Mortgages

2 Year Discount Mortgages

Available at 1 October 2025

Maximum loan
to value
90%
Product code IFRD8

2.15% 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
6.89%
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	£233,000.00
Payable term	Payable over 29 years
Initial rate and term	Initially on a discounted variable rate for 2 years of 4.74%
Followed by	Our Homeowner Variable Rate of 6.89% for the remaining 27 years
Monthly payments	24 payments of £1,233.10 followed by 324 payments of £1,532.46
Total amount payable	Total amount payable would be £526,236.44 made up of the loan amount plus interest (£293,111.44) plus fees below
Arrangement fee	Free
Mortgage exit administration	£125 (non-refundable)
Valuation fee	Free
Cost for comparison	6.7% APRC representative