

# Fixed Rate Mortgages

## 2 Year Fixed Rate Mortgages

Available at 18 February 2026

Maximum loan  
to value

**60%**

Product code FR01

Fixed for 2 years  
from completion

**4.85%**

Fixed

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
- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

## 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 4.85%                                                                   |
| Followed by                  | Our Homeowner Variable Rate of 6.89% for the remaining 27 years                                                  |
| Monthly payments             | 24 payments of £1,248.44 followed by 324 payments of £1,533.43                                                   |
| Total amount payable         | Total amount payable would be £526,918.88 made up of the loan amount plus interest (£293,793.88) plus fees below |
| Arrangement fee              | Free                                                                                                             |
| Mortgage exit administration | £125 (non-refundable)                                                                                            |
| Valuation fee                | Free*                                                                                                            |
| Cost for comparison          | 6.7% APRC representative                                                                                         |

# Fixed Rate Mortgages

## 5 Year Fixed Rate Mortgages

Available at 18 February 2026

Maximum loan  
to value

**60%**

Product code FR02

Fixed for 5 years  
from completion

**4.65%**

Fixed

Followed by Homeowner  
Variable Rate for term

**6.89%**

Variable

The overall cost  
for comparison

**6.2%**

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

- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

## 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 4.65%                                                                   |
| Followed by                  | Our Homeowner Variable Rate of 6.89% for the remaining 24 years                                                  |
| Monthly payments             | 60 payments of £1,220.61 followed by 288 payments of £1,504.02                                                   |
| Total amount payable         | Total amount payable would be £506,519.36 made up of the loan amount plus interest (£273,394.36) plus fees below |
| Arrangement fee              | Free                                                                                                             |
| Mortgage exit administration | £125 (non-refundable)                                                                                            |
| Valuation fee                | Free*                                                                                                            |
| Cost for comparison          | 6.2% APRC representative                                                                                         |

# Discount Mortgages

## 2 Year Discount Mortgages

Available at 18 February 2026

Maximum loan  
to value

**60%**

Product code DR01

2.90% discount off Homeowner  
Variable Rate for 2 years

**3.99%**

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

**6.6%**

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
- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

## 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 3.99%                                                     |
| Followed by                  | Our Homeowner Variable Rate of 6.89% for the remaining 27 years                                                  |
| Monthly payments             | 24 payments of £1,130.99 followed by 324 payments of £1,525.46                                                   |
| Total amount payable         | Total amount payable would be £521,517.80 made up of the loan amount plus interest (£288,392.80) plus fees below |
| Arrangement fee              | Free                                                                                                             |
| Mortgage exit administration | £125 (non-refundable)                                                                                            |
| Valuation fee                | Free*                                                                                                            |
| Cost for comparison          | 6.6% APRC representative                                                                                         |

# Discount Mortgages

## Term Discount Mortgages

Available at 18 February 2026

Maximum loan  
to value

**60%**

Product code TDR02

2.90% discount off Homeowner  
Variable Rate for term of mortgage

**3.99%**

Variable

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

The overall cost  
for comparison

**4.1%**

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
- \*The initial valuation is free; any re-valuation will be subject to a charge as detailed in the Tariff of Mortgage Charges.

## Representative example

|                              |                                                                                                                  |
|------------------------------|------------------------------------------------------------------------------------------------------------------|
| A Mortgage of                | £233,000.00                                                                                                      |
| Payable term                 | Payable over 29 years                                                                                            |
| Initial rate and term        | On a discounted variable rate of 3.99% payable over 29 years                                                     |
| Followed by                  | N/A                                                                                                              |
| Monthly payments             | 348 monthly payments of £1,130.99                                                                                |
| Total amount payable         | Total amount payable would be £393,709.52 made up of the loan amount plus interest (£160,584.52) plus fees below |
| Arrangement fee              | Free                                                                                                             |
| Mortgage exit administration | £125 (non-refundable)                                                                                            |
| Valuation fee                | Free*                                                                                                            |
| Cost for comparison          | 4.1% APRC representative                                                                                         |