

## CO-OPERATIVE PRODUCTS: BUY TO LET ADDITIONAL BORROWING RETENTION

60% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Tracker	2T292860 %	2 Years from Completion	£749	£0	5.44 %	£0	7.3 %
					BBR*+0.69 %		

65% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X3881T10	30/04/2027	£1,499	£0	4.67 %	£0	7.2 %
	2X3885T10	30/04/2027	£0	£0	5.04 %	£0	7.2 %
2 Year Tracker	2T292965 %	2 Years from Completion	£749	£0	5.49 %	£0	7.4 %
					BBR*+0.74 %		
5 Year Fixed	5X3887T10	30/04/2030	£1,499	£0	4.34 %	£0	6.1 %
	5X3891T10	30/04/2030	£0	£0	4.55 %	£0	6.0 %

70% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Tracker	2T293070 %	2 Years from Completion	£749	£0	5.59 %	£0	7.4 %
				£0	BBR*+0.84 %		

75% LTV Additional Lending Products Only							
Product	Product code	End Date	Product Fee	Admin Fee	Initial Rate	Cashback	APRC
2 Year Fixed	2X3882T10	30/04/2027	£1,499	£0	4.83 %	£0	7.4 %
	2X3886T10	30/04/2027	£0	£0	5.18 %	£0	7.2 %
2 Year Tracker	2T293175 %	2 Years from Completion	£749	£0	5.64 %	£0	7.5 %
				£0	BBR*+0.89 %		
5 Year Fixed	5X3888T10	30/04/2030	£1,499	£0	4.62 %	£0	6.4 %
	5X3892T10	30/04/2030	£0	£0	4.82 %	£0	6.3 %

### Early repayment charges (ERC)

During the early repayment charge period, overpayments can be made up to 10 % of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10 % of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge. Cashback is repayable if the loan is redeemed during the initial product period.

Product	Early repayment charge	Until
2 Year Fixed	3 % of the amount redeemed	30-Apr-26
	2 % of the amount redeemed	30-Apr-27
3 Year Fixed	3 % of the amount redeemed	30-Apr-26
	2 % of the amount redeemed	30-Apr-27
	1 % of the amount redeemed	30-Apr-28
5 Year Fixed	5 % of the amount redeemed	30-Apr-26
	4 % of the amount redeemed	30-Apr-27
	3 % of the amount redeemed	30-Apr-28
	2 % of the amount redeemed	30-Apr-29
	1 % of the amount redeemed	30-Apr-30
2 Year Tracker	N/A	Year 1
	N/A	Year 2