

# Product Guide

Effective from 10/02/2025

## Overview of Changes

### New Business

#### Residential

- Lifetime tracker decreased by 0.25 %
- SVR decreased from 7.62 % to 7.37 % (0.25 %)

#### Professional Mortgage

- SVR decreased from 7.62 % to 7.37 % (0.25 %)

#### Buy to Let

- 2 year tracker decreased by 0.25 %
- Reversionary rate decreased from 7.62 % to 7.37 % (0.25 %)

#### Help to Buy

- SVR decreased from 7.62 % to 7.37 % (0.25 %)

#### Welsh scheme only:

- SVR decreased from 7.62 % to 7.37 % (0.25 %)

### Retention

#### Residential

- Lifetime tracker decreased by 0.25 %
- SVR decreased from 7.62 % to 7.37 % (0.25 %)

#### Buy to Let

- 2 year tracker decreased by 0.25 %
- Reversionary rate decreased from 7.62 % to 7.37 % (0.25 %)

#### Help to Buy

- SVR decreased from 7.62 % to 7.37 % (0.25 %)

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To find out more call us on **0345 070 1999\*\*** or visit <https://www.intermediary.co-operativebank.co.uk/>

\*\*Telephone calls may be monitored. Lines are open between 9am and 5pm Monday to Wednesday and Friday. Lines are open on Thursday between 10am and 5pm. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday, and between 10am and 5pm on Thursday.

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## New Borrower: House Purchase

### Key Information:

- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.
- No Administration Fee payable

### Supporting Documents:

- Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.
- 3 months computerised payslips
- Proof of identity

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2X4086NBT1	30/06/2027	£999	4.61 %	7.37 %	£2m	£250
	2X4092NBT1	30/06/2027	£0	4.64 %	7.37 %		£250
75 %	2X4087NBT1	30/06/2027	£999	4.61 %	7.37 %	£2m	£250
	2X4093NBT1	30/06/2027	£0	4.86 %	7.37 %		£250
80 %	2X4217NBT1	30/06/2027	£999	4.71 %	7.37 %	£1.5m	£250
	2X4220NBT1	30/06/2027	£0	5.03 %	7.37 %		£250
85 %	2X4218NBT1	30/06/2027	£999	4.71 %	7.37 %	£1m	£250
	2X4221NBT1	30/06/2027	£0	5.03 %	7.37 %		£250
90 %	2X4219NBT1	30/06/2027	£999	5.03 %	7.37 %	£750k	£250
	2X4222NBT1	30/06/2027	£0	5.32 %	7.37 %		£250
95 %	2X4091NBT1	30/06/2027	£999	5.39 %	7.37 %	£600k	£250
	2X4097NBT1	30/06/2027	£0	5.60 %	7.37 %		£250

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	3X3916NBT1	30/06/2028	£999	4.72 %	7.37 %	£2m	£250
	3X3922NBT1	30/06/2028	£0	4.84 %	7.37 %		£250
75 %	3X3917NBT1	30/06/2028	£999	4.72 %	7.37 %	£2m	£250
	3X3923NBT1	30/06/2028	£0	5.00 %	7.37 %		£250
80 %	3X3918NBT1	30/06/2028	£999	4.89 %	7.37 %	£1.5m	£250
	3X3924NBT1	30/06/2028	£0	5.26 %	7.37 %		£500
85 %	3X3919NBT1	30/06/2028	£999	4.96 %	7.37 %	£1m	£250
	3X4223NBT1	30/06/2028	£0	5.26 %	7.37 %		£500
90 %	3X3920NBT1	30/06/2028	£999	5.31 %	7.37 %	£750k	£250
	3X4224NBT1	30/06/2028	£0	5.30 %	7.37 %		£500
95 %	3X3921NBT1	30/06/2028	£999	5.71 %	7.37 %	£600k	£250
	3X4225NBT1	30/06/2028	£0	5.60 %	7.37 %		£500

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X4226NBT1	30/06/2030	£999	4.45 %	7.37 %	£2m	£250
	5X4104NBT1	30/06/2030	£0	4.60 %	7.37 %		£250
75 %	5X4227NBT1	30/06/2030	£999	4.51 %	7.37 %	£2m	£250
	5X4105NBT1	30/06/2030	£0	4.60 %	7.37 %		£250
80 %	5X4228NBT1	30/06/2030	£999	4.57 %	7.37 %	£1.5m	£250
	5X4232NBT1	30/06/2030	£0	4.76 %	7.37 %		£500
85 %	5X4229NBT1	30/06/2030	£999	4.57 %	7.37 %	£1m	£250
	5X4233NBT1	30/06/2030	£0	4.76 %	7.37 %		£500
90 %	5X4230NBT1	30/06/2030	£999	4.73 %	7.37 %	£750k	£250
	5X4234NBT1	30/06/2030	£0	4.94 %	7.37 %		£500
95 %	5X4231NBT1	30/06/2030	£999	5.15 %	7.37 %	£600k	£250
	5X4235NBT1	30/06/2030	£0	5.33 %	7.37 %		£500

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	LT208660 %		£999	<u>5.39 %</u> BBR*+0.89%	N/A	£2m	£0
75 %	LT208775 %		£999	<u>5.49 %</u> BBR*+0.99%	N/A	£2m	£0
80 %	LT208880 %		£999	<u>5.59 %</u> BBR*+1.09%	N/A	£1.5m	£0
85 %	LT208985 %		£999	<u>5.64 %</u> BBR*+1.14%	N/A	£1m	£0
90 %	LT209090 %		£999	<u>5.69 %</u> BBR*+1.19%	N/A	£750k	£0

\*If BBR falls below 0.50 % the initial/reversionary rate will be charged at 0.50 % + product initial/reversionary rate loading

## New Borrower: EPC A or B House Purchase

### Key Information:

- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.
- No Administration Fee payable
- Eligible to properties with an A or B Energy Performance Certificate (EPC) rating

### Supporting Documents:

- Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.
- 3 months computerised payslips
- Proof of identity

### 2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
80 %	2X4240ABT1	30/06/2027	£999	4.67 %	7.37 %	£1.5m	£250
85 %	2X4241ABT1	30/06/2027	£999	4.67 %	7.37 %	£1m	£250
90 %	2X4242ABT1	30/06/2027	£999	4.99 %	7.37 %	£750k	£250
95 %	2X4243ABT1	30/06/2027	£999	5.28 %	7.37 %	£600k	£250

### 5 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
80 %	5X4244ABT1	30/06/2027	£999	4.53 %	7.37 %	£1.5m	£500
85 %	5X4245ABT1	30/06/2027	£999	4.53 %	7.37 %	£1m	£500
90 %	5X4246ABT1	30/06/2027	£999	4.69 %	7.37 %	£750k	£500
95 %	5X4247ABT1	30/06/2027	£999	5.11 %	7.37 %	£600k	£500

## New Borrower: Remortgage

### Key Information:

- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.
- Fee assisted standard legals for remortgage cases^ when using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature
- No Administration Fee payable

### Supporting Documents:

- Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.
- 3 months computerised payslips
- Proof of identity

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	2X4248NBT1	30/06/2027	£999	4.53%	7.37%	£2m	£250
	2X4132NBT1	30/06/2027	£0	4.66%	7.37%		£250
75%	2X4249NBT1	30/06/2027	£999	4.53%	7.37%	£2m	£250
	2X4133NBT1	30/06/2027	£0	4.84%	7.37%		£250
80%	2X4250NBT1	30/06/2027	£999	4.80%	7.37%	£1.5m	£250
	2X4253NBT1	30/06/2027	£0	5.14%	7.37%		£250
85%	2X4251NBT1	30/06/2027	£999	4.98%	7.37%	£1m	£250
	2X4254NBT1	30/06/2027	£0	5.25%	7.37%		£250
90%	2X4252NBT1	30/06/2027	£999	4.98%	7.37%	£750k	£250
	2X4255NBT1	30/06/2027	£0	5.60%	7.37%		£250
95%	2X4131NBT1	30/06/2027	£999	5.78%	7.37%	£600k	£250
	2X4137NBT1	30/06/2027	£0	6.26%	7.37%		£250

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	3X3973NBT1	30/06/2028	£999	4.73%	7.37%	£2m	£250
	3X4256NBT1	30/06/2028	£0	4.55%	7.37%		£250
75%	3X3974NBT1	30/06/2028	£999	4.73%	7.37%	£2m	£250
	3X4257NBT1	30/06/2028	£0	4.55%	7.37%		£250
80%	3X3975NBT1	30/06/2028	£999	4.93%	7.37%	£1.5m	£250
	3X3981NBT1	30/06/2028	£0	5.45%	7.37%		£250
85%	3X3976NBT1	30/06/2028	£999	5.11%	7.37%	£1m	£250
	3X3982NBT1	30/06/2028	£0	5.63%	7.37%		£250
90%	3X3977NBT1	30/06/2028	£999	5.37%	7.37%	£750k	£250
	3X3983NBT1	30/06/2028	£0	6.03%	7.37%		£250
95%	3X3978NBT1	30/06/2028	£999	6.22%	7.37%	£600k	£250
	3X3984NBT1	30/06/2028	£0	6.37%	7.37%		£250

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	5X4138NBT1	30/06/2030	£999	4.51%	7.37%	£2m	£250
	5X4144NBT1	30/06/2030	£0	4.60%	7.37%		£250
75%	5X4139NBT1	30/06/2030	£999	4.51%	7.37%	£2m	£250
	5X4145NBT1	30/06/2030	£0	4.60%	7.37%		£250
80%	5X4140NBT1	30/06/2030	£999	4.73%	7.37%	£1.5m	£250
	5X4146NBT1	30/06/2030	£0	4.70%	7.37%		£250
85%	5X4141NBT1	30/06/2030	£999	4.73%	7.37%	£1m	£250
	5X4147NBT1	30/06/2030	£0	4.85%	7.37%		£250
90%	5X4142NBT1	30/06/2030	£999	5.02%	7.37%	£750k	£250
	5X4148NBT1	30/06/2030	£0	5.08%	7.37%		£250
95%	5X4143NBT1	30/06/2030	£999	5.46%	7.37%	£600k	£250
	5X4149NBT1	30/06/2030	£0	5.63%	7.37%		£250

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	LT208660%		£999	$\frac{5.39\%}{\text{BBR}^*+0.89\%}$	N/A	£2m	£0
75%	LT208775%		£999	$\frac{5.49\%}{\text{BBR}^*+0.99\%}$	N/A	£2m	£0
80%	LT208880%		£999	$\frac{5.59\%}{\text{BBR}^*+1.09\%}$	N/A	£1.5m	£0
85%	LT208985%		£999	$\frac{5.64\%}{\text{BBR}^*+1.14\%}$	N/A	£1m	£0
90%	LT209090%		£999	$\frac{5.69\%}{\text{BBR}^*+1.19\%}$	N/A	£750k	£0

\*If BBR falls below 0.50% the initial/reversionary rate will be charged at 0.50% + product initial/reversionary rate loading

#### ^Fees Assisted Remortgage:

Where this applies to a product, applicants may choose Fee Assisted Standard Legals for remortgages but only with The Co-operative Bank's preferred solicitors. A firm of solicitors will be nominated by The Co-operative Bank on offer. Applicants will have to pay the solicitor for any non standard legal fees including telegraphic transfer fee, title management fee, deeds of postponement, transfers of ownership, repayment of more than two existing charges, leaseholders charges for registering a mortgage. The full detail of fees payable will be provided by the solicitors with the remortgage questionnaire. Remortgage applications for unencumbered properties are not eligible for this feature.

## New Borrower: Professional

### Key Information:

- These products are for **Purchase Only**
- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.
- No Administration Fee payable

### Supporting Documents:

- Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.
- 3 months computerised payslips
- Proof of identity
- Evidence of full qualification that aligns to one of the registered bodies listed below
- Acceptable professions: Accountants, Architects, Actuaries, Barristers, Chartered Surveyors, Dentists, Medical Doctors, Optometrists, Pharmacists, Solicitors and Veterinarians

### 2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
85 %	2X4236NBT1	30/06/2027	£999	5.08 %	7.37 %	£1m	£250
	2X4238NBT1	30/06/2027	£0	5.35 %	7.37 %		£250
90 %	2X4237NBT1	30/06/2027	£999	5.08 %	7.37 %	£750k	£250
	2X4239NBT1	30/06/2027	£0	5.70 %	7.37 %		£250

### 5 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
85 %	5X4114NBT1	30/06/2030	£999	4.83 %	7.37 %	£1m	£250
	5X4116NBT1	30/06/2030	£0	4.95 %	7.37 %		£500
90 %	5X4115NBT1	30/06/2030	£999	5.12 %	7.37 %	£750k	£250
	5X4117NBT1	30/06/2030	£0	5.18 %	7.37 %		£500

## New Borrower: Help to Buy

### Key Information:

- These products are for **Purchase Only**
- Free first standard mortgage valuation/AVM+ with ALL Residential products
- No Administration Fee payable

### Supporting Documents:

- Bank statements should show salary credits and utility bills and be for a full calendar month, you may need to send separate statements if using a 'bills' account. We also accept electronic bank statements.
- 3 months computerised payslips
- Proof of identity

### Help to Buy Scheme:

- From 1 November 2022, we will no longer be accepting applications for the Help to Buy England scheme, in line with Government guidelines. The last application date for the scheme was 31 October 2022.
- Applications made for the Help to Buy Wales scheme will continue to be considered until 31 March 2025.

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2X4258NBT1	30/06/2027	£999	4.50 %	7.37 %	£2m	£500
	2X4164NBT1	30/06/2027	£0	4.63 %	7.37 %		£500
75 %	2X4259NBT1	30/06/2027	£999	4.50 %	7.37 %	£2m	£500
	2X4165NBT1	30/06/2027	£0	4.81 %	7.37 %		£500

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X4166NBT1	30/06/2030	£999	4.48 %	7.37 %	£2m	£500
	5X4168NBT1	30/06/2030	£0	4.57 %	7.37 %		£500
75 %	5X4167NBT1	30/06/2030	£999	4.48 %	7.37 %	£2m	£500
	5X4169NBT1	30/06/2030	£0	4.57 %	7.37 %		£500

## New Borrower: Buy to Let

### Key Information:

- Fee assisted standard legals for remortgage cases<sup>^</sup>
- Free valuation<sup>†</sup> for remortgage cases<sup>^</sup>
- No Administration Fee payable
- The BTL applicable stress rate is 7.94 %, apart from remortgage only (replacing the existing mortgage £ for £) and/or taking a >=5 year Fixed Rate for all BTL application types where the stress rate applicable is 7.37 %
- Where applicable all products revert to the Bank's reversionary rate, currently 7.37 % (BBR\* + 2.87 %)

### Supporting Documents:

- 1 months computerised payslip
- Proof of identity
- Bank statements may be requested to support applications.

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
65 %	2X3998NBT1	30/06/2027	£1,999	4.79 %	7.37 %	£750K	£500
	2X4001NBT1	30/06/2027	£0	5.16 %	7.37 %		NA
75 %	2X3999NBT1	30/06/2027	£1,999	5.15 %	7.37 %	£350K	£500
	2X4002NBT1	30/06/2027	£0	5.41 %	7.37 %		NA

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
65 %	5X4004NBT1	30/06/2030	£1,999	4.67 %	7.37 %	£750K	£500
	5X4007NBT1	30/06/2030	£0	4.92 %	7.37 %		NA
75 %	5X4005NBT1	30/06/2030	£1,999	4.88 %	7.37 %	£350K	£500
	5X4008NBT1	30/06/2030	£0	5.07 %	7.37 %		NA

2 Year Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2T263660 %	2 years from completion	£999	5.24 % BBR*+0.74 %	7.37 %	£750K	£0
65 %	2T263765 %	2 years from completion	£999	5.29 % BBR*+0.79 %	7.37 %	£750K	£0
75 %	2T263875 %	2 years from completion	£999	5.44 % BBR*+0.94 %	7.37 %	£350K	£0

\*If BBR falls below 0.50 % the initial/reversionary rate will be charged at 0.50 % + product initial/reversionary rate loading

<sup>^</sup>When using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature

<sup>†</sup>One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

## Existing Borrower: Retention

### Key Information:

- These products are to be used for all residential existing customer transactions, including product switches, additional borrowing, transfer of equity and existing customer purchase/port
- Free first standard mortgage valuation/AVM+ with ALL Residential products
- No Administration Fee payable

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2X4260T1	30/06/2027	£749	4.53 %	7.37 %	£2m	NA
	2X4175T1	30/06/2027	£0	4.66 %	7.37 %		NA
75 %	2X4261T1	30/06/2027	£749	4.53 %	7.37 %	£2m	NA
	2X4176T1	30/06/2027	£0	4.84 %	7.37 %		NA
80 %	2X4262T1	30/06/2027	£749	4.80 %	7.37 %	£1.5m	NA
	2X4265T1	30/06/2027	£0	5.14 %	7.37 %		NA
85 %	2X4263T1	30/06/2027	£749	4.98 %	7.37 %	£1m	NA
	2X4266T1	30/06/2027	£0	5.25 %	7.37 %		NA
90 %**	2X4264T1	30/06/2027	£749	4.98 %	7.37 %	£750k	NA
	2X4267T1	30/06/2027	£0	5.60 %	7.37 %		NA

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	3X4030T1	30/06/2028	£749	4.73 %	7.37 %	£2m	NA
	3X4268T1	30/06/2028	£0	4.55 %	7.37 %		NA
75 %	3X4031T1	30/06/2028	£749	4.73 %	7.37 %	£2m	NA
	3X4269T1	30/06/2028	£0	4.55 %	7.37 %		NA
80 %	3X4032T1	30/06/2028	£749	4.93 %	7.37 %	£1.5m	NA
	3X4037T1	30/06/2028	£0	5.45 %	7.37 %		NA
85 %	3X4033T1	30/06/2028	£749	5.11 %	7.37 %	£1m	NA
	3X4038T1	30/06/2028	£0	5.63 %	7.37 %		NA
90 %**	3X4034T1	30/06/2028	£749	5.37 %	7.37 %	£750k	NA
	3X4039T1	30/06/2028	£0	6.03 %	7.37 %		NA

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X4180T1	30/06/2030	£749	4.51 %	7.37 %	£2m	NA
	5X4185T1	30/06/2030	£0	4.60 %	7.37 %		NA
75 %	5X4181T1	30/06/2030	£749	4.51 %	7.37 %	£2m	NA
	5X4186T1	30/06/2030	£0	4.60 %	7.37 %		NA
80 %	5X4182T1	30/06/2030	£749	4.73 %	7.37 %	£1.5m	NA
	5X4187T1	30/06/2030	£0	4.70 %	7.37 %		NA
85 %	5X4183T1	30/06/2030	£749	4.73 %	7.37 %	£1m	NA
	5X4188T1	30/06/2030	£0	4.85 %	7.37 %		NA
90 %**	5X4184T1	30/06/2030	£749	5.02 %	7.37 %	£750k	NA
	5X4189T1	30/06/2030	£0	5.08 %	7.37 %		NA

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	LT292660 %		£999	$\frac{5.09\%}{\text{BBR}^*+0.59\%}$	N/A	£2m	£0
75 %	LT292775 %		£999	$\frac{5.39\%}{\text{BBR}^*+0.89\%}$	N/A	£2m	£0

\*If BBR falls below 0.50 % the initial/reversionary rate will be charged at 0.50 % + product initial/reversionary rate loading

\*\*This product can be used on purchase/porting cases up to 95 % LTV

## Existing Borrower: Green Additional Borrowing

### Key Information:

- These products are only available for additional borrowing
- Minimum loan amount for further borrowing is £5,000
- Only existing Britannia or Co-operative Bank mortgage account holders can apply for green additional borrowing products.
- Customers must have completed the Energy Saving Trust online tool and are required to provide the report generated from the tool as part of the application.

### 2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2X4190T1	30/06/2027	£0	4.56 %	7.37 %	£2m	NA
85 %	2X4270T1	30/06/2027	£0	5.15 %	7.37 %	£1m	NA

### 5 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X4192T1	30/06/2030	£0	4.50 %	7.37 %	£2m	NA
85 %	5X4193T1	30/06/2030	£0	4.75 %	7.37 %	£1m	NA

## Existing Borrower: Help to Buy

### Key Information:

- These products are only available for existing help to buy customers

### 2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2X4210T1	30/06/2027	£0	4.63 %	7.37 %	£2m	NA
75 %	2X4211T1	30/06/2027	£0	4.81 %	7.37 %	£2m	NA

### 3 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	3X4078T1	30/06/2028	£499	4.65 %	7.37 %	£2m	NA
	3X4080T1	30/06/2028	£0	4.74 %	7.37 %		NA
75 %	3X4079T1	30/06/2028	£499	4.65 %	7.37 %	£2m	NA
	3X4081T1	30/06/2028	£0	4.81 %	7.37 %		NA

### 5 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X4212T1	30/06/2030	£499	4.48 %	7.37 %	£2m	NA
	5X4214T1	30/06/2030	£0	4.57 %	7.37 %		NA
75 %	5X4213T1	30/06/2030	£499	4.48 %	7.37 %	£2m	NA
	5X4215T1	30/06/2030	£0	4.57 %	7.37 %		NA

## Existing Borrower: Buy to Let

### Key Information:

- These products are only available for existing buy to let customers
- Where applicable all products revert to the Bank's reversionary rate, currently 7.37 % (BBR\*+ 2.87 %)

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
65 %	2X4061T1	30/06/2027	£1,499	4.79 %	7.37 %	£750k	NA
	2X4064T1	30/06/2027	£0	5.16 %	7.37 %		NA
75 %	2X4062T1	30/06/2027	£1,499	5.15 %	7.37 %	£350k	NA
	2X4065T1	30/06/2027	£0	5.41 %	7.37 %		NA

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
65 %	5X4067T1	30/06/2030	£1,499	4.67 %	7.37 %	£750k	NA
	5X4070T1	30/06/2030	£0	4.92 %	7.37 %		NA
75 %	5X4068T1	30/06/2030	£1,499	4.88 %	7.37 %	£350k	NA
	5X4071T1	30/06/2030	£0	5.07 %	7.37 %		NA

2 Year Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2T292860 %	2 years from completion	£749	5.19 % BBR*+0.69 %	7.37 %	£750k	NA
65 %	2T292965 %	2 years from completion	£749	5.24 % BBR*+0.74 %	7.37 %	£750k	NA
70 %	2T293070 %	2 years from completion	£749	5.34 % BBR*+0.84 %	7.37 %	£350k	NA
75 %	2T293175 %	2 years from completion	£749	5.39 % BBR*+0.89 %	7.37 %	£350k	NA

\*If BBR falls below 0.50 % the initial/reversionary rate will be charged at 0.50 % + product initial/reversionary rate loading

## Early Repayment Charges (ERCs)

### Residential:

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	2% of the amount redeemed	30-Jun-26
	1% of the amount redeemed	30-Jun-27
3 Year Fixed	3% of the amount redeemed	30-Jun-26
	2% of the amount redeemed	30-Jun-27
	1% of the amount redeemed	30-Jun-28
5 Year Fixed	5% of the amount redeemed	30-Jun-26
	4% of the amount redeemed	30-Jun-27
	3% of the amount redeemed	30-Jun-28
	2% of the amount redeemed	30-Jun-29
	1% of the amount redeemed	30-Jun-30
Lifetime Tracker	0% of the amount redeemed	

### Buy To Let:

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-Jun-26
	2% of the amount redeemed	30-Jun-27
5 Year Fixed	5% of the amount redeemed	30-Jun-26
	4% of the amount redeemed	30-Jun-27
	3% of the amount redeemed	30-Jun-28
	2% of the amount redeemed	30-Jun-29
	1% of the amount redeemed	30-Jun-30
2 Year Tracker	0% of the amount redeemed	Year 1
	0% of the amount redeemed	Year 2

## Additional Fees

### Title Management Fee - £50

This fee is payable when the mortgage is redeemed in full. If the mortgage is made up of more than one part - referred to as an additional loan(s), the fees are only payable once, when all accounts are repaid in full.

### Scottish Discharge Fee - £85

If the property is in Scotland, when the mortgage ends or is redeemed, a Solicitor will need to be instructed to discharge our security charge and remove it from the title register relating to the property. A fee will be payable, an estimate of this cost is included in the interest rate and other costs section of the ESIS. If the property is in England/Wales there is no need to instruct a Solicitor to remove our security charge.

## Valuation Fees

Property valuation	Valuation fee	Additional Homebuyers fee	Additional Building Survey Fee
Up to £100,000	£106	£126	£338
£100,001 to £150,000	£121	£158	£362
£150,001 to £200,000	£134	£192	£389
£200,001 to £250,000	£161	£198	£394
£250,001 to £300,000	£184	£208	£405
£300,001 to £400,000	£238	£243	£419
£400,001 to £500,000	£279	£283	£455
£500,001 to £600,000	£319	£333	£518
£600,001 to £700,000	£351	£341	£506
£700,001 to £800,000	£371	£352	£500
£800,001 to £900,000	£412	£387	£507
£900,001 to £1,000,000	£439	£645	£552
£1,000,001 to £1,250,000	£556	£689	£675
£1,250,001 to £1,500,000	£834	£536	£1,005
£1,500,001 to £1,750,000	£935	£709	£1,204
£1,750,001 to £2,000,000	£1,030	£799	£1,409
£2,000,001 to £2,250,000	£1,210	£810	£1,529
£2,250,001 to £2,500,000	£1,390	£829	£1,649
£2,500,001 to £2,750,000	£1,570	£850	£1,769
£2,750,001 to £3,000,000	£1,751	£869	£1,888
£3,000,001 to £4,000,000	£1,923	£959	£2,080
£4,000,001 to £5,000,000	£2,119	£1,051	£2,284

### Valuation Fees

†One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

These fees include VAT and are non-refundable.

The maximum property valuation we allow is £5,000,000.

## New Build Warranty Providers

**New Build applications are only available with the following warranty providers:**

NHBC;	Build Zone;
Zurich Municipal;	Q Assure Build (Q Policy for Residential Properties);
Premier Guarantee;	International Construction Warranties (ICW);
Building Life Plans;	Aedis Warranties Limited.
LABC Hallmark;	One Guarantee - E&W only
Castle 10 (Checkmate);	Advantage Home Construction Insurance
FMB Latent Defects;	Ark Residential New Build Latent Defects Insurance

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