

# Product Guide

Effective from 17/04/2025

## Overview of Changes

### New Business

#### Residential

- Selected Remortgage 2 & 3 year fixed products decreased by up to 0.18 %
- Purchase 2 & 3 year fixed products decreased by up to 0.26 %
- Purchase 5 year fixed product with £999 fee at 95 % LTV increased by 0.06 %

#### Professional Mortgage

- 2 year fixed products decreased by up to 0.18 %

#### Buy to Let

- 2 year fixed products decreased by 0.10 %

#### Help to Buy

Welsh scheme only: Extended until September 2026

- 2 year fixed products decreased by up to 0.05 %

### Retention

#### Residential

- Selected 2 & 3 year fixed products decreased by up to 0.18 %

#### Buy to Let

- 2 year fixed products decreased by 0.10 %

#### Help to Buy

- Selected 2 & 3 year fixed products decreased by up to 0.11 %

**This product guide is for use by mortgage intermediaries authorised by the FCA.**

It is not to be disclosed or given to the public or intended as a consumer advertisement as it does not contain APRCs or APRC Representative Examples. This detail is available in your mortgage sourcing system.

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 %	2X4879NBT4	31/08/2027	£999	4.25 %	7.37 %	£2m	£250
	2X4885NBT4	31/08/2027	£0	4.50 %	7.37 %		£250
75 %	2X4880NBT4	31/08/2027	£999	4.35 %	7.37 %	£2m	£250
	2X4886NBT4	31/08/2027	£0	4.60 %	7.37 %		£250
80 %	2X4881NBT4	31/08/2027	£999	4.38 %	7.37 %	£1.5m	£250
	2X4887NBT4	31/08/2027	£0	4.70 %	7.37 %		£250
85 %	2X4882NBT4	31/08/2027	£999	4.60 %	7.37 %	£1m	£250
	2X4888NBT4	31/08/2027	£0	4.70 %	7.37 %		£250
90 %	2X4883NBT4	31/08/2027	£999	4.60 %	7.37 %	£750k	£250
	2X4889NBT4	31/08/2027	£0	4.88 %	7.37 %		£250
95 %	2X4884NBT4	31/08/2027	£999	4.92 %	7.37 %	£600k	£250
	2X4890NBT4	31/08/2027	£0	5.20 %	7.37 %		£250

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	3X4891NBT4	31/08/2028	£999	4.07 %	7.37 %	£2m	£250
	3X4897NBT4	31/08/2028	£0	4.43 %	7.37 %		£250
75 %	3X4892NBT4	31/08/2028	£999	4.33 %	7.37 %	£2m	£250
	3X4898NBT4	31/08/2028	£0	4.60 %	7.37 %		£250
80 %	3X4893NBT4	31/08/2028	£999	4.47 %	7.37 %	£1.5m	£250
	3X4899NBT4	31/08/2028	£0	4.70 %	7.37 %		£500
85 %	3X4894NBT4	31/08/2028	£999	4.47 %	7.37 %	£1m	£250
	3X4900NBT4	31/08/2028	£0	4.70 %	7.37 %		£500
90 %	3X4895NBT4	31/08/2028	£999	4.76 %	7.37 %	£750k	£250
	3X4901NBT4	31/08/2028	£0	4.88 %	7.37 %		£500
95 %	3X4896NBT4	31/08/2028	£999	5.04 %	7.37 %	£600k	£250
	3X4902NBT4	31/08/2028	£0	5.20 %	7.37 %		£500

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X4986NBT4	31/08/2030	£999	4.31 %	7.37 %	£2m	£250
	5X4991NBT4	31/08/2030	£0	4.45 %	7.37 %		£250
75 %	5X4987NBT4	31/08/2030	£999	4.36 %	7.37 %	£2m	£250
	5X4992NBT4	31/08/2030	£0	4.59 %	7.37 %		£250
80 %	5X4988NBT4	31/08/2030	£999	4.51 %	7.37 %	£1.5m	£250
	5X4993NBT4	31/08/2030	£0	4.63 %	7.37 %		£500
85 %	5X4989NBT4	31/08/2030	£999	4.51 %	7.37 %	£1m	£250
	5X4994NBT4	31/08/2030	£0	4.67 %	7.37 %		£500
90 %	5X4990NBT4	31/08/2030	£999	4.77 %	7.37 %	£750k	£250
	5X4995NBT4	31/08/2030	£0	5.00 %	7.37 %		£500
95 %	5X4903NBT4	31/08/2030	£999	5.12 %	7.37 %	£600k	£250
	5X4996NBT4	31/08/2030	£0	5.21 %	7.37 %		£500

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	LT208660 %		£999	5.39 % BBR*+0.89 %	N/A	£2m	£0
75 %	LT208775 %		£999	5.49 % BBR*+0.99 %	N/A	£2m	£0
80 %	LT208880 %		£999	5.59 % BBR*+1.09 %	N/A	£1.5m	£0
85 %	LT208985 %		£999	5.64 % BBR*+1.14 %	N/A	£1m	£0
90 %	LT209090 %		£999	5.69 % 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 %	2X4908ABT4	31/08/2027	£999	4.34 %	7.37 %	£1.5m	£250
85 %	2X4909ABT4	31/08/2027	£999	4.56 %	7.37 %	£1m	£250
90 %	2X4910ABT4	31/08/2027	£999	4.56 %	7.37 %	£750k	£250
95 %	2X4911ABT4	31/08/2027	£999	4.88 %	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 %	5X5001ABT4	31/08/2027	£999	4.47 %	7.37 %	£1.5m	£500
85 %	5X5002ABT4	31/08/2027	£999	4.47 %	7.37 %	£1m	£500
90 %	5X5003ABT4	31/08/2027	£999	4.73 %	7.37 %	£750k	£500
95 %	5X4912ABT4	31/08/2027	£999	5.08 %	7.37 %	£600k	£500

## 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 %	2X4904NBT4	31/08/2027	£999	4.74 %	7.37 %	£1m	£250
	2X4906NBT4	31/08/2027	£0	5.01 %	7.37 %		£250
90 %	2X4905NBT4	31/08/2027	£999	4.93 %	7.37 %	£750k	£250
	2X4907NBT4	31/08/2027	£0	5.23 %	7.37 %		£250

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
85 %	5X4997NBT4	31/08/2030	£999	4.64 %	7.37 %	£1m	£250
	5X4999NBT4	31/08/2030	£0	4.90 %	7.37 %		£500
90 %	5X4998NBT4	31/08/2030	£999	5.07 %	7.37 %	£750k	£250
	5X5000NBT4	31/08/2030	£0	5.21 %	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 September 2026.

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2X4948NBT4	31/08/2027	£999	4.12 %	7.37 %	£2m	£500
	2X4950NBT4	31/08/2027	£0	4.45 %	7.37 %		£500
75 %	2X4949NBT4	31/08/2027	£999	4.34 %	7.37 %	£2m	£500
	2X4951NBT4	31/08/2027	£0	4.65 %	7.37 %		£500

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X5036NBT4	31/08/2030	£999	4.20 %	7.37 %	£2m	£500
	5X5038NBT4	31/08/2030	£0	4.31 %	7.37 %		£500
75 %	5X5037NBT4	31/08/2030	£999	4.32 %	7.37 %	£2m	£500
	5X5039NBT4	31/08/2030	£0	4.48 %	7.37 %		£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 %	2X4920NBT4	31/08/2027	£999	4.15 %	7.37 %	£2m	£250
	2X4927NBT4	31/08/2027	£0	4.48 %	7.37 %		£250
70 %	2X4921NBT4	31/08/2027	£999	4.34 %	7.37 %	£2m	£250
	2X4922NBT4	31/08/2027	£999	4.37 %	7.37 %		£250
75 %	2X4928NBT4	31/08/2027	£0	4.68 %	7.37 %	£2m	£250
	2X4923NBT4	31/08/2027	£999	4.53 %	7.37 %		£250
80 %	2X4929NBT4	31/08/2027	£0	4.82 %	7.37 %	£1.5m	£250
	2X4924NBT4	31/08/2027	£999	4.64 %	7.37 %		£250
85 %	2X4930NBT4	31/08/2027	£0	4.91 %	7.37 %	£1m	£250
	2X4925NBT4	31/08/2027	£999	4.83 %	7.37 %		£250
90 %	2X4931NBT4	31/08/2027	£0	5.13 %	7.37 %	£750k	£250
	2X4926NBT4	31/08/2027	£999	5.55 %	7.37 %		£250
95 %	2X4932NBT4	31/08/2027	£0	5.84 %	7.37 %	£600k	£250
	2X4932NBT4	31/08/2027	£0	5.84 %	7.37 %		£250

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	3X4933NBT4	31/08/2028	£999	4.05 %	7.37 %	£2m	£250
	3X5009NBT4	31/08/2028	£0	4.34 %	7.37 %		£250
75 %	3X4934NBT4	31/08/2028	£999	4.21 %	7.37 %	£2m	£250
	3X5010NBT4	31/08/2028	£0	4.49 %	7.37 %		£250
80 %	3X4935NBT4	31/08/2028	£999	4.46 %	7.37 %	£1.5m	£250
	3X5011NBT4	31/08/2028	£0	4.82 %	7.37 %		£250
85 %	3X4936NBT4	31/08/2028	£999	4.58 %	7.37 %	£1m	£250
	3X5012NBT4	31/08/2028	£0	4.89 %	7.37 %		£250
90 %	3X4937NBT4	31/08/2028	£999	4.79 %	7.37 %	£750k	£250
	3X5013NBT4	31/08/2028	£0	5.08 %	7.37 %		£250
95 %	3X4938NBT4	31/08/2028	£999	5.51 %	7.37 %	£600k	£250
	3X5014NBT4	31/08/2028	£0	5.81 %	7.37 %		£250



5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X5015NBT4	31/08/2030	£999	4.23 %	7.37 %	£2m	£250
	5X5021NBT4	31/08/2030	£0	4.34 %	7.37 %		£250
75 %	5X5016NBT4	31/08/2030	£999	4.35 %	7.37 %	£2m	£250
	5X5022NBT4	31/08/2030	£0	4.51 %	7.37 %		£250
80 %	5X5017NBT4	31/08/2030	£999	4.49 %	7.37 %	£1.5m	£250
	5X5023NBT4	31/08/2030	£0	4.68 %	7.37 %		£250
85 %	5X5018NBT4	31/08/2030	£999	4.54 %	7.37 %	£1m	£250
	5X5024NBT4	31/08/2030	£0	4.80 %	7.37 %		£250
90 %	5X5019NBT4	31/08/2030	£999	4.97 %	7.37 %	£750k	£250
	5X5025NBT4	31/08/2030	£0	5.11 %	7.37 %		£250
95 %	5X5020NBT4	31/08/2030	£999	5.37 %	7.37 %	£600k	£250
	5X5026NBT4	31/08/2030	£0	5.47 %	7.37 %		£250

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

### Key Information:

- These products are available for **Purchase and Remortgage** cases with a minimum loan £750,000
- 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
75 %	2X4913NBT4	31/08/2027	£1,999	4.26 %	7.37 %	£2m	£250
85 %	2X4914NBT4	31/08/2027	£1,999	4.54 %	7.37 %	£1m	£250

### ^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: 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 %	2X4940NBT4	31/08/2027	£1,999	4.18 %	7.37 %	£750K	£500
	2X4943NBT4	31/08/2027	£0	4.52 %	7.37 %		NA
75 %	2X4941NBT4	31/08/2027	£1,999	4.44 %	7.37 %	£350K	£500
	2X4944NBT4	31/08/2027	£0	4.74 %	7.37 %		NA

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
65 %	5X5028NBT4	31/08/2030	£1,999	4.46 %	7.37 %	£750K	£500
	5X5031NBT4	31/08/2030	£0	4.59 %	7.37 %		NA
75 %	5X5029NBT4	31/08/2030	£1,999	4.69 %	7.37 %	£350K	£500
	5X5032NBT4	31/08/2030	£0	4.81 %	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
- 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 %	2X4952T4	31/08/2027	£749	4.15 %	7.37 %	£2m	NA
	2X4958T4	31/08/2027	£0	4.43 %	7.37 %		NA
70 %	2X4953T4	31/08/2027	£749	4.34 %	7.37 %	£2m	NA
75 %	2X4954T4	31/08/2027	£749	4.37 %	7.37 %	£2m	NA
	2X4959T4	31/08/2027	£0	4.63 %	7.37 %		NA
80 %	2X4955T4	31/08/2027	£749	4.53 %	7.37 %	£1.5m	NA
	2X4960T4	31/08/2027	£0	4.82 %	7.37 %		NA
85 %	2X4956T4	31/08/2027	£749	4.64 %	7.37 %	£1m	NA
	2X4961T4	31/08/2027	£0	4.91 %	7.37 %		NA
90 %**	2X4957T4	31/08/2027	£749	4.83 %	7.37 %	£750k	NA
	2X4962T4	31/08/2027	£0	5.13 %	7.37 %		NA

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	3X4963T4	31/08/2028	£749	4.05 %	7.37 %	£2m	NA
	3X5040T4	31/08/2028	£0	4.34 %	7.37 %		NA
75 %	3X4964T4	31/08/2028	£749	4.21 %	7.37 %	£2m	NA
	3X5041T4	31/08/2028	£0	4.49 %	7.37 %		NA
80 %	3X4965T4	31/08/2028	£749	4.46 %	7.37 %	£1.5m	NA
	3X5042T4	31/08/2028	£0	4.82 %	7.37 %		NA
85 %	3X4966T4	31/08/2028	£749	4.58 %	7.37 %	£1m	NA
	3X5043T4	31/08/2028	£0	4.89 %	7.37 %		NA
90 %**	3X4967T4	31/08/2028	£749	4.79 %	7.37 %	£750k	NA
	3X5044T4	31/08/2028	£0	5.08 %	7.37 %		NA

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X5045T4	31/08/2030	£749	4.23 %	7.37 %	£2m	NA
	5X5050T4	31/08/2030	£0	4.34 %	7.37 %		NA
75 %	5X5046T4	31/08/2030	£749	4.35 %	7.37 %	£2m	NA
	5X5051T4	31/08/2030	£0	4.51 %	7.37 %		NA
80 %	5X5047T4	31/08/2030	£749	4.49 %	7.37 %	£1.5m	NA
	5X5052T4	31/08/2030	£0	4.68 %	7.37 %		NA
85 %	5X5048T4	31/08/2030	£749	4.54 %	7.37 %	£1m	NA
	5X5053T4	31/08/2030	£0	4.80 %	7.37 %		NA
90 %**	5X5049T4	31/08/2030	£749	4.97 %	7.37 %	£750k	NA
	5X5054T4	31/08/2030	£0	5.11 %	7.37 %		NA

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	LT292660 %		£999	5.09 % BBR*+0.59 %	N/A	£2m	£0
75 %	LT292775 %		£999	5.39 % 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 %	2X4968T4	31/08/2027	£0	4.33 %	7.37 %	£2m	NA
85 %	2X4969T4	31/08/2027	£0	4.81 %	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 %	5X5055T4	31/08/2030	£0	4.24 %	7.37 %	£2m	NA
85 %	5X5056T4	31/08/2030	£0	4.70 %	7.37 %	£1m	NA

## Existing Borrower: Help to Buy

### Key Information:

- These products are only available for existing HTB customers

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2X4982T4	31/08/2027	£0	4.45 %	7.37 %	£2m	NA
75 %	2X4983T4	31/08/2027	£0	4.65 %	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 %	3X4984T4	31/08/2028	£499	4.04 %	7.37 %	£2m	NA
	3X5073T4	31/08/2028	£0	4.31 %	7.37 %		NA
75 %	3X4985T4	31/08/2028	£499	4.26 %	7.37 %	£2m	NA
	3X5074T4	31/08/2028	£0	4.49 %	7.37 %		NA

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5X5075T4	31/08/2030	£499	4.20 %	7.37 %	£2m	NA
	5X5077T4	31/08/2030	£0	4.31 %	7.37 %		NA
75 %	5X5076T4	31/08/2030	£499	4.32 %	7.37 %	£2m	NA
	5X5078T4	31/08/2030	£0	4.48 %	7.37 %		NA

## Existing Borrower: Buy to Let

### Key Information:

- These products are only available for existing BTL 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 %	2X4973T4	31/08/2027	£1,499	4.18 %	7.37 %	£750k	NA
	2X4976T4	31/08/2027	£0	4.52 %	7.37 %		NA
75 %	2X4974T4	31/08/2027	£1,499	4.44 %	7.37 %	£350k	NA
	2X4977T4	31/08/2027	£0	4.74 %	7.37 %		NA

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
65 %	5X5064T4	31/08/2030	£1,499	4.46 %	7.37 %	£750k	NA
	5X5067T4	31/08/2030	£0	4.59 %	7.37 %		NA
75 %	5X5065T4	31/08/2030	£1,499	4.69 %	7.37 %	£350k	NA
	5X5068T4	31/08/2030	£0	4.81 %	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	31-Aug-26
	1 % of the amount redeemed	31-Aug-27
3 Year Fixed	3 % of the amount redeemed	31-Aug-26
	2 % of the amount redeemed	31-Aug-27
	1 % of the amount redeemed	31-Aug-28
5 Year Fixed	5 % of the amount redeemed	31-Aug-26
	4 % of the amount redeemed	31-Aug-27
	3 % of the amount redeemed	31-Aug-28
	2 % of the amount redeemed	31-Aug-29
	1 % of the amount redeemed	31-Aug-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	31-Aug-26
	2 % of the amount redeemed	31-Aug-27
5 Year Fixed	5 % of the amount redeemed	31-Aug-26
	4 % of the amount redeemed	31-Aug-27
	3 % of the amount redeemed	31-Aug-28
	2 % of the amount redeemed	31-Aug-29
	1 % of the amount redeemed	31-Aug-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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