

# Your Principality Mortgage Switch Options

Effective from 1 November 2023  
 Standard Variable Rate (SVR) 7.60%<sup>†</sup>  
 Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV*	Product Fee	Early Repayment Charge <sup>‡</sup>	Maximum Loan Size
<b>Residential</b>						
Discount rate until 30/04/2026 (21239)	5.05%	2.55% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	65%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.3% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until 30/04/2026 (21240)	5.20%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	65%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.4% APRC</b>				
Fixed rate until 30/04/2026 (21241)	5.30%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	65%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.4% APRC</b>				
Fixed rate until 30/04/2027 (21242)	5.25%	Until 30/04/2027 then Standard Variable Rate for remainder of mortgage	65%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.1% APRC</b>				
Discount rate until 30/04/2029 (21243)	4.80%	2.80% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	65%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.6% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Discount rate until 30/04/2029 (21244)	5.30%	2.30% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	65%	£0	There are no early repayment charges associated with this product	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.8% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until 30/04/2029 (21245)	5.00%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	65%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.7% APRC</b>				
Fixed rate until 30/04/2029 (21246)	5.05%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	65%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.7% APRC</b>				
Discount rate until 30/04/2026 (21247)	5.15%	2.45% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.3% APRC</b>				
	-	The discounted rate will never fall below 2.00%				

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

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 Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV <sup>‡</sup>	Product Fee	Early Repayment Charge <sup>‡</sup>	Maximum Loan Size
<b>Residential</b>						
Fixed rate until 30/04/2026 (21248)	5.30%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	75%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.4% APRC</b>				
Fixed rate until 30/04/2026 (21249)	5.40%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.4% APRC</b>				
Fixed rate until 30/04/2027 (21250)	5.35%	Until 30/04/2027 then Standard Variable Rate for remainder of mortgage	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.2% APRC</b>				
Discount rate until 30/04/2029 (21251)	4.90%	2.70% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.6% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Discount rate until 30/04/2029 (21252)	5.40%	2.20% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	75%	£0	There are no early repayment charges associated with this product	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.8% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until 30/04/2029 (21253)	5.10%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	75%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.7% APRC</b>				
Fixed rate until 30/04/2029 (21254)	5.15%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.7% APRC</b>				
Discount rate until 30/04/2026 (21255)	5.70%	1.90% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	85%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.5% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until 30/04/2026 (21256)	5.85%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	85%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.5% APRC</b>				

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 Bank of England Bank Rate (BBR) 5.25%

Product	Interest Rate	Terms	Max LTV <sup>*</sup>	Product Fee	Early Repayment Charge <sup>‡</sup>	Maximum Loan Size
<b>Residential</b>						
Fixed rate until 30/04/2026 (21257)	5.95%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	85%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.5% APRC</b>				
Fixed rate until 30/04/2027 (21258)	5.75%	Until 30/04/2027 then Standard Variable Rate for remainder of mortgage	85%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.3% APRC</b>				
Fixed rate until 30/04/2029 (21259)	5.25%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	85%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.8% APRC</b>				
Discount rate until 30/04/2026 (21260)	5.75%	1.85% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	90%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.5% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until 30/04/2026 (21261)	5.90%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	90%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.5% APRC</b>				
Fixed rate until 30/04/2026 (21262)	6.00%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	90%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.5% APRC</b>				
Fixed rate until 30/04/2027 (21263)	5.85%	Until 30/04/2027 then Standard Variable Rate for remainder of mortgage	90%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.3% APRC</b>				
Fixed rate until 30/04/2029 (21264)	5.45%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	90%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.9% APRC</b>				

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Product	Interest Rate	Terms	Max LTV*	Product Fee	Early Repayment Charge <sup>‡</sup>	Maximum Loan Size
<b>Residential</b>						
Discount rate until 30/04/2026 (21265)	6.00%	1.60% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	95%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.5% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until 30/04/2026 (21266)	6.15%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	95%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
Fixed rate until 30/04/2026 (21267)	6.25%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	95%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
Fixed rate until 30/04/2027 (21268)	6.10%	Until 30/04/2027 then Standard Variable Rate for remainder of mortgage	95%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.4% APRC</b>				
Discount rate until 30/04/2029 (21269)	5.85%	1.75% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	95%	£0	There are no early repayment charges associated with this product	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.0% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Fixed rate until 30/04/2029 (21270)	5.75%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	95%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.0% APRC</b>				

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Product	Interest Rate	Terms	Max LTV <sup>‡</sup>	Product Fee	Early Repayment Charge <sup>‡</sup>	Maximum Loan Size
<b>Shared Ownership</b>						
Fixed rate until 30/04/2026 (21271)	5.85%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	95%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.5% APRC</b>				
Fixed rate until 30/04/2029 (21272)	5.25%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	95%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£1,000,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.8% APRC</b>				

Shared Ownership is only available for existing shared ownership mortgages in Wales

A mortgage of £103,985 payable over 17 years and 11 months initially on a fixed rate for 3 years at 4.60% and then on our standard variable rate of 7.60% (variable) for the remaining 14 years 11 months would require 36 monthly payments of £710.91 and 179 monthly payments of £860.24. The total amount payable would be £179,640.72 made up of the loan amount plus interest (£75,655.26), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.7% APRC representative.

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Product	Interest Rate	Terms	Max LTV <sup>‡</sup>	Product Fee	Early Repayment Charge <sup>‡</sup>	Maximum Loan Size
<b>Buy to Let</b>						
Buy to Let Discount rate until 30/04/2026 (21273)	5.75%	1.85% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	60%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Buy to Let Discount rate until 30/04/2026 (21274)	5.85%	1.75% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	60%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed rate until 30/04/2026 (21275)	6.00%	Until 30/04/2026 then changing to our Standard Variable Rate	60%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
Buy to Let Fixed rate until 30/04/2026 (21276)	6.10%	Until 30/04/2026 then changing to our Standard Variable Rate	60%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
Buy to Let Discount rate until 30/04/2029 (21277)	5.10%	2.50% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	60%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 6.9% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Buy to Let Discount rate until 30/04/2029 (21278)	5.60%	2.00% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	60%	£0	There are no early repayment charges associated with this product	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.1% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed rate until 30/04/2029 (21279)	5.30%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	60%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.0% APRC</b>				
Buy to Let Fixed rate until 30/04/2029 (21280)	5.35%	Until 30/04/2029 then Standard Variable Rate for remainder of mortgage	60%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.0% APRC</b>				

**IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.**



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<b>Buy to Let</b>						
Buy to Let Discount rate until 30/04/2026 (21281)	5.95%	1.65% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed rate until 30/04/2026 (21282)	6.10%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	75%	£500	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6%% APRC</b>				
Buy to Let Fixed rate until 30/04/2026 (21283)	6.20%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
Buy to Let Discount rate until 30/04/2029 (21284)	5.25%	2.35% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.0% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Buy to Let Discount rate until 30/04/2029 (21285)	5.75%	1.85% discount off SVR until 30/04/2029 then changing to our Standard Variable Rate	75%	£0	There are no early repayment charges associated with this product	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.2% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed rate until 30/04/2029 (21286)	5.50%	Until 30/04/2029 then changing to our Standard Variable Rate	75%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.1% APRC</b>				
Buy to Let Discount rate until 30/04/2026 (21287)	6.00%	1.60% discount off SVR until 30/04/2026 then changing to our Standard Variable Rate	85%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				
	-	The discounted rate will never fall below 2.00%				
Buy to Let Fixed rate until 30/04/2026 (21288)	6.25%	Until 30/04/2026 then Standard Variable Rate for remainder of mortgage	85%	£0	Please refer to the Early Repayment Charge table on Page 8 for details	£750,000
	7.60%	Current Standard Variable Rate <sup>†</sup>				
	-	<b>The overall cost for comparison* is 7.6% APRC</b>				

A mortgage of £101,513 payable over 8 years and 10 months initially on a fixed rate for 2 years at 4.60% and then on our standard variable rate of 7.60% (variable) for the remaining 6 years and 10 months would require 24 monthly payments of £389.13 and 82 monthly payments of £642.92. The total amount payable would be £163,636.56 made up of the loan amount plus interest (£62,123.56), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 7.0% APRC representative.

**IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.**



# Your Principality Mortgage Switch Options

Effective from 1 November 2023  
 Standard Variable Rate (SVR) 7.60%+  
 Bank of England Bank Rate (BBR) 5.25%

If you decide to repay your mortgage early, you will incur an additional interest charge unless stated otherwise in the product description. Repayments in excess of your agreed mortgage instalment up to a sum equivalent to 10% of your outstanding mortgage balance can be paid each calendar year. Any payments which exceed this 10% limit will incur an Early Repayment Charge.

The Early Repayment Charges stated below are a percentage of the amount repaid on or before the end of the Term of Initial Rate. The table below shows how our early repayment charges reduce year on year.

**Please note, if you decide to repay a mortgage with a discounted rate early, your Early Repayment Charge will be 1%, unless stated otherwise in the product description, if repaid in full on or before the end of the Term of Initial Rate.**

Term of Initial Rate	Year 1	Year 2	Year 3	Year 4	Year 5
Fixed					
Fixed until 30/04/2026	2.00%	1.50%			
Fixed until 30/04/2027	3.00%	2.00%	1.00%		
Fixed until 30/04/2029	5.00%	5.00%	3.00%	3.00%	1.00%

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE





### ONLINE

principality.co.uk  
f t i @principalityBS



### VISIT

principality.co.uk/branch  
To find your nearest branch



### CALL US

0330 333 4000<sup>\*</sup>  
(Open Mon–Fri 9am–5pm  
Sat 9am–1pm)

This leaflet is available in large print,  
Braille and audio tape on request by  
calling 0330 333 4000<sup>\*</sup>

- To help us maintain our service and security standards, telephone calls may be monitored and recorded.

Principality Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 155998. Principality Building Society, Principality House, The Friary, Cardiff, CF10 3FA.

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