

## Your Principality Mortgage Switch Options

Effective from 28 November 2024  
 Standard Variable Rate (SVR) 7.43%<sup>†</sup>  
 Bank of England Bank Rate (BBR) 4.75%

Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Residential						
Discount until 31.05.2027 65% LTV (23267)	5.70%	1.73% off SVR until 31.05.2027 then changing to our Standard Variable Rate	65%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 65% LTV (23268)	4.75%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	65%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 65% LTV (23269)	4.85%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	65%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31.05.2028 65% LTV (23270)	4.70%	Fixed until 31.05.2028 then changing to our Standard Variable Rate	65%	£0	3% to 2% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.20%	The overall cost for comparison (APRC)				
Discount until 31.05.2030 65% LTV (23271)	5.25%	2.18% off SVR until 31.05.2030 then changing to our Standard Variable Rate	65%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.10%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31.05.2030 65% LTV (23272)	5.75%	1.68% off SVR until 31.05.2030 then changing to our Standard Variable Rate	65%	£0	0%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.30%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2030 65% LTV (23273)	4.35%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	65%	£500	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	5.70%	The overall cost for comparison (APRC)				
Fixed until 31.05.2030 65% LTV (23274)	4.40%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	65%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	5.70%	The overall cost for comparison (APRC)				

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

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Residential						
Discount until 31.05.2027 75% LTV (23275)	5.75%	1.68% off SVR until 31.05.2027 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 75% LTV (23276)	4.80%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	75%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 75% LTV (23277)	4.90%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	75%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31.05.2028 75% LTV (23278)	4.80%	Fixed until 31.05.2028 then changing to our Standard Variable Rate	75%	£0	3% to 2% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.20%	The overall cost for comparison (APRC)				
Discount until 31.05.2030 75% LTV (23279)	5.40%	2.03% off SVR until 31.05.2030 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.10%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31.05.2030 75% LTV (23280)	5.90%	1.53% off SVR until 31.05.2030 then changing to our Standard Variable Rate	75%	£0	0%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2030 75% LTV (23281)	4.45%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	75%	£500	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	5.80%	The overall cost for comparison (APRC)				
Fixed until 31.05.2030 75% LTV (23282)	4.50%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	75%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	5.70%	The overall cost for comparison (APRC)				

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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
<b>Residential</b>						
Discount until 31.05.2027 85% LTV (23283)	6.30%	1.13% off SVR until 31.05.2027 then changing to our Standard Variable Rate	85%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 85% LTV (23284)	5.40%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	85%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 85% LTV (23285)	5.50%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	85%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 31.05.2028 85% LTV (23286)	5.10%	Fixed until 31.05.2028 then Standard Variable Rate for the remainder of the mortgage	85%	£0	3% to 2% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.30%	The overall cost for comparison (APRC)				
Fixed until 31.05.2030 85% LTV (23287)	4.90%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	85%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	5.90%	The overall cost for comparison (APRC)				

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<b>Residential</b>						
Discount until 31.05.2027 90% LTV (23288)	6.65%	0.78% off SVR until 31.05.2027 then changing to our Standard Variable Rate	90%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 90% LTV (23289)	5.75%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	90%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 90% LTV (23290)	5.85%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	90%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 31.05.2028 90% LTV (23291)	5.40%	Fixed until 31.05.2028 then Standard Variable Rate for the remainder of the mortgage	90%	£0	3% to 2% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31.05.2030 90% LTV (23292)	5.30%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	90%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.10%	The overall cost for comparison (APRC)				

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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
<b>Residential</b>						
Discount until 31.05.2027 95% LTV (23293)	6.90%	0.53% off SVR until 31.05.2027 then changing to our Standard Variable Rate	95%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 95% LTV (23294)	5.95%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	95%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 95% LTV (23295)	6.05%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	95%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 31.05.2028 95% LTV (23296)	5.95%	Fixed until 31.05.2028 then Standard Variable Rate for the remainder of the mortgage	95%	£0	3% to 2% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.50%	The overall cost for comparison (APRC)				
Discount until 31.05.2030 95% LTV (23297)	6.95%	0.48% off SVR until 31.05.2030 then changing to our Standard Variable Rate	95%	£0	0%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.90%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2030 95% LTV (23298)	5.65%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	95%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.30%	The overall cost for comparison (APRC)				
<b>Shared Ownership</b>						
Fixed until 31.05.2027 (Shared Ownership) 95% LTV (23299)	6.15%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	95%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
Fixed until 31.05.2030 (Shared Ownership) 95% LTV (23300)	5.75%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	95%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.30%	The overall cost for comparison (APRC)				

A mortgage of £121,928 payable over 11 years initially on a fixed rate for 2 years at 5.40% and then on our standard variable rate of 7.43% (variable) for the remaining 09 years would require 24 monthly payments of £1,227.05 and 108 monthly payments of £1,333.29. The total amount payable would be £173,509.52 made up of the loan amount plus interest (£51,581.60), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.9% APRC representative.

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<b>Buy To Let</b>						
Discount until 31.05.2027 60% LTV (23301)	5.90%	1.53% off SVR until 31.05.2027 then changing to our Standard Variable Rate	60%	£500	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31.05.2027 60% LTV (23302)	6.00%	1.43% off SVR until 31.05.2027 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 60% LTV (23303)	5.15%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	60%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 60% LTV (23304)	5.25%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	60%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
Discount until 31.05.2030 60% LTV (23305)	5.55%	1.88% off SVR until 31.05.2030 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.30%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31.05.2030 60% LTV (23306)	6.05%	1.38% off SVR until 31.05.2030 then changing to our Standard Variable Rate	60%	£0	0%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.50%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2030 60% LTV (23307)	4.60%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	60%	£500	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.10%	The overall cost for comparison (APRC)				
Fixed until 31.05.2030 60% LTV (23308)	4.65%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	60%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.00%	The overall cost for comparison (APRC)				

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<b>Buy To Let</b>						
Discount until 31.05.2027 75% LTV (23309)	6.05%	1.38% off SVR until 31.05.2027 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 75% LTV (23310)	5.25%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	75%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 75% LTV (23311)	5.35%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	75%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
Discount until 31.05.2030 75% LTV (23312)	5.60%	1.83% off SVR until 31.05.2030 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31.05.2030 75% LTV (23313)	6.10%	1.33% off SVR until 31.05.2030 then changing to our Standard Variable Rate	75%	£0	0%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.50%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2030 75% LTV (23314)	4.75%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	75%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.10%	The overall cost for comparison (APRC)				

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 Bank of England Bank Rate (BBR) 4.75%

Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
<b>Buy To Let</b>						
Discount until 31.05.2027 85% LTV (23315)	6.85%	0.58% off SVR until 31.05.2027 then changing to our Standard Variable Rate	85%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 85% LTV (23316)	6.00%	then Standard Variable Rate for the remainder of the mortgage	85%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				

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## Your Principality Mortgage Switch Options

Effective from 28 November 2024  
 Standard Variable Rate (SVR) 7.43%<sup>†</sup>  
 Bank of England Bank Rate (BBR) 4.75%

Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
<b>Holiday Let</b>						
Discount until 31.05.2027 (Holiday let) 60% LTV (23317)	6.62%	0.81% off SVR until 31.05.2027 then changing to our Standard Variable Rate	60%	£500	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31.05.2027 (Holiday let) 60% LTV (23318)	6.72%	0.71% off SVR until 31.05.2027 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 (Holiday let) 60% LTV (23319)	5.77%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	60%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 (Holiday let) 60% LTV (23320)	5.87%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	60%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
Discount until 31.05.2030 (Holiday let) 60% LTV (23321)	6.42%	1.01% off SVR until 31.05.2030 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31.05.2030 (Holiday let) 60% LTV (23322)	6.92%	0.51% off SVR until 31.05.2030 then changing to our Standard Variable Rate	60%	£0	0%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2030 (Holiday let) 60% LTV (23323)	5.52%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	60%	£500	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31.05.2030 (Holiday let) 60% LTV (23324)	5.57%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	60%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.30%	The overall cost for comparison (APRC)				

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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
<b>Holiday Let</b>						
Discount until 31.05.2027 (Holiday let) 75% LTV (23325)	7.02%	0.41% off SVR until 31.05.2027 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 (Holiday let) 75% LTV (23326)	6.17%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	75%	£500	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
Fixed until 31.05.2027 (Holiday let) 75% LTV (23327)	6.27%	Fixed until 31.05.2027 then Standard Variable Rate for the remainder of the mortgage	75%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
Discount until 31.05.2030 (Holiday let) 75% LTV (23328)	6.57%	0.86% off SVR until 31.05.2030 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31.05.2030 (Holiday let) 75% LTV (23329)	7.07%	0.36% off SVR until 31.05.2030 then changing to our Standard Variable Rate	75%	£0	0%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.90%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2030 (Holiday let) 75% LTV (23330)	5.72%	Fixed until 31.05.2030 then Standard Variable Rate for the remainder of the mortgage	75%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.40%	The overall cost for comparison (APRC)				

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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Holiday Let						
Discount until 31.05.2027 (Holiday let) 85% LTV (23331)	7.42%	0.01% off SVR until 31.05.2027 then changing to our Standard Variable Rate	85%	£0	1%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.90%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31.05.2027 (Holiday let) 85% LTV (23332)	6.67%	then Standard Variable Rate for the remainder of the mortgage	85%	£0	2% to 1.5%	£1,000,000
	7.43%	Current Standard Variable Rate <sup>†</sup>				
	6.80%	The overall cost for comparison (APRC)				

A mortgage of £77,249 payable over 15 years initially on a fixed rate for 5 years at 5.50% and then on our standard variable rate of 7.43% (variable) for the remaining 10 years would require 60 monthly payments of £635.76 and 118 monthly payments of £692.36. The total amount payable would be £119,909.08 made up of the loan amount plus interest (£42,659.70), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.4% APRC representative.

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## Early Repayment Charges

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.

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 31.05.2027	2%	1.5%			
Fixed until 31.05.2028	3%	2%	1%		
Fixed until 31.05.2030	5%	5%	3%	3%	1%

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