

Self-Build Intermediary Product Guide

Standard Variable Rate (SVR): 8.44%

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Standard Discount Purchase and Remortgage Products

Product Code	Initial Rate	Product	Max LTV	Max loan	The overall cost for comparison is	Product rate floor	Product fees	Product incentives	Early Repayment Charges ¹
Self-build Purchase and Remortgage Products – Accelerator Specific Range: Available via our BuildLoan partnership only									
VD077	6.39%	2.05% discount from our SVR until 31 December 2026 Followed by our SVR for the remaining term	85%	£600,000	8.3% APRC	5.49%	£1,299 arrangement fee ²	---	No Early Repayment Charges
VD078	6.19%	2.25% discount from our SVR until 31 December 2026 Followed by our SVR for the remaining term	85%	£600,000	8.3% APRC	5.29%	£1,299 arrangement fee ²	---	3% until 31/12/2024; and 2% until 31/12/2026.
VD079	6.99%	1.45% discount from our SVR until 31 December 2026 Followed by our SVR for the remaining term	85%	£600,000	8.5% APRC	6.09%	£1,299 arrangement fee ²	Additional Security Fee (ASF) included	3% until 31/12/2024; and 2% until 31/12/2026.
Self-build Purchase and Remortgage Products – Arrears Specific Range: Available via our BuildLoan partnership only									
VD080	5.99%	2.45% discount from our SVR until 31 December 2026 Followed by our SVR for the remaining term	85%	£600,000	8.3% APRC	5.09%	£1,299 arrangement fee ²	---	No Early Repayment Charges
VD081	5.79%	2.65% discount from our SVR until 31 December 2026 Followed by our SVR for the remaining term	85%	£600,000	8.2% APRC	4.89%	£1,299 arrangement fee ²	---	3% until 31/12/2024; and 2% until 31/12/2026.
VD082	6.49%	1.95% discount from our SVR until 31 December 2026 Followed by our SVR for the remaining term	85%	£600,000	8.4% APRC	5.59%	£1,299 arrangement fee ²	Additional Security Fee (ASF) included	3% until 31/12/2024; and 2% until 31/12/2026.

Strictly for intermediary use only. Under no circumstances should this communication be given, copied, or distributed to customers or potential customers. A full application must be submitted to secure a product. Terms and conditions apply. Applications are accepted throughout England and Wales. Properties located in Scotland, Northern Ireland or the Isle of Man will not be accepted. The minimum property value is £100,000 (increasing to £250,000 for properties located within the M25 corridor). Rates correct from: 4 October 2024 and can be withdrawn without notice. Tipton & Coseley Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Buy to let mortgages which are for business purposes are exempt from FCA Rules. The Society's firm reference number is: 159601. The Society is a member of the Building Societies Association. Head office: 70 Owen Street, Tipton, West Midlands, DY4 8HG.

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What you need to know:

Please note: The minimum loan amount is **£50,000**, unless otherwise stated.

1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.

2 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage.

Our discount products carry product rate floors, meaning rates cannot drop below this amount.

All our discount rate products up to 85% LTV have a standard income multiple of up to 5.5 times. Discount products with a higher LTV have a standard income multiple of 4.49 times.