

Residential Remortgage Intermediary Product Guide

Standard Variable Rate (SVR): 8.14%

Strictly for Intermediary use only



Product Code	Initial Rate	Product	Max LTV	The overall cost for comparison is	Max loan	Product rate floor	Product fees	Product incentives	Early Repayment Charges ¹
Fixed Residential Remortgage									
Standard Remortgage Products									
RMF229	5.39%	5.39% fixed until 31 July 2028 Followed by our SVR for the remaining term	75%	7.2% APRC	£1,250,000	---	£499 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴	4% until 31/07/2025; 3% until 31/07/2026; and 2% until 30/06/2028.
RMF230	5.49%	5.49% fixed until 31 July 2028 Followed by our SVR for the remaining term	95%	7.6% APRC	£400,000	---	£499 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴	4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028.
Shared Ownership Remortgage Products									
RSF026	5.39%	5.39% fixed until 31 July 2028 Followed by our SVR for the remaining term	95%	7.5% APRC	£1,000,000	---	---	Up to £350 valuation fee contribution ³ ; and £250 legal fee cashback ⁵ .	4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028.
RSF027	5.43%	5.43% fixed until 31 July 2030 Followed by our SVR for the remaining term	95%	7.3% APRC	£1,000,000	---	---	Up to £350 valuation fee contribution ³ ; and £250 legal fee cashback ⁵ .	6% until 31/07/2025; 5% until 31/07/2026; 4% until 31/07/2027; 3% until 31/07/2028; and 2% until 31/07/2030.
Retirement Interest Only (RIO) Remortgage Product									
RFG037	5.49%	5.49% fixed until 31 July 2028 Followed by our SVR for the remaining term	60%	7.6% APRC	£1,250,000	---	£499 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and £250 legal fee cashback ⁵ .	4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028.
Lending Into Retirement Remortgage Product									
RONF27	5.49%	5.49% fixed until 31 July 2028 Followed by our SVR for the remaining term	75%	7.3% APRC	£1,250,000	---	£499 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028.
Discount Residential Remortgage									
Standard Remortgage Product									
RMD263	5.39%	2.75% discount from our SVR until 30 September 2027 Followed by our SVR for the remaining term	75%	7.8% APRC	£1,250,000	4.64%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	3% until 30/09/2025; and 2% until 30/09/2027.

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Discount Residential Remortgage									
Retirement Interest Only (RIO) Remortgage Product									
RDG028	5.49%	2.65% discount from our SVR until 31 July 2028 Followed by our SVR for the remaining term	60%	7.7% APRC	£1,250,000	4.59%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028.
Lending into Retirement Remortgage Product									
ROND21	5.49%	2.65% discount from our SVR until 31 July 2028 Followed by our SVR for the remaining term	75%	7.5% APRC	£1,250,000	4.59%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/07/2025; 3% until 31/07/2026; and 2% until 31/07/2028.

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.

3 We'll cover the cost of a standard mortgage valuation on a property valued up to £400,000, which is equivalent to a £350 contribution towards the cost of a standard valuation. Your client may choose to have a RICS Homebuyers Report, however they will have to cover the difference in cost between a standard mortgage valuation and the RICS Homebuyers Report

4 We'll cover the costs of any standard legal fees involved. Any non-standard costs must be paid by your client. You'll be advised of any non-standard costs should any apply. If your client chooses to use our own conveyancers, they will only act for us, and not for your client, during the remortgage transaction. If your client needs to add or remove a name on the mortgage they must appoint their own solicitors, in which case they will receive £250 cashback towards their costs.

5 Clients must nominate their own solicitor but will receive £250 cashback from the Society towards their legal fee costs.

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

All our fixed rate products have a standard income multiple of 4.49 times.

Our discount rate products up to 85% LTV have a standard income multiple of up to 5.5 times, with the exception of our Family Assist product and higher LTV discount products which have a standard income multiple of 4.49 times.

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