

Residential Ex-Pat Intermediary Product Guide

Standard Variable Rate (SVR): 7.69%
Strictly for Intermediary use **only**



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
Fixed Residential Ex-Pat Products									
Residential Ex-Pat Purchase Products									
IF014	5.14%	5.14% fixed until 31 January 2031 Followed by our SVR for the remaining term	80%	£1,500,000	6.8% APRC	---	£1,299 arrangement fee ²	---	6% until 31/01/2026; 5% until 31/01/2027; 4% until 31/01/2028; 3% until 31/01/2029; and 2% until 31/01/2031.
IF015	5.24%	5.24% fixed until 31 January 2031 Followed by our SVR for the remaining term	85%	£1,000,000	6.8% APRC	---	£1,299 arrangement fee ²	---	6% until 31/01/2026; 5% until 31/01/2027; 4% until 31/01/2028; 3% until 31/01/2029; and 2% until 31/01/2031.
Residential Ex-Pat Remortgage Products									
RIF014	5.34%	5.34% fixed until 31 January 2031 Followed by our SVR for the remaining term	85%	£1,000,000	6.8% APRC	---	£1,299 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and £250 legal fee cashback ⁴	6% until 31/01/2026; 5% until 31/01/2027; 4% until 31/01/2028; 3% until 31/01/2029; and 2% until 31/01/2031.
Discount Residential Ex-Pat Products									
Residential Ex-Pat Purchase Products									
ID015	4.89%	2.80% discount from our SVR until 31 January 2028 Followed by our SVR for the remaining term	80%	£1,500,000	7.4% APRC	4.29%	£1,299 arrangement fee ²	---	3% until 31/01/2026; and 2% until 31/01/2028.
ID016	4.99%	2.70% discount from our SVR until 31 January 2028 Followed by our SVR for the remaining term	85%	£1,000,000	7.4% APRC	4.39%	£1,299 arrangement fee ²	---	3% until 31/01/2026; and 2% until 31/01/2028.
Residential Ex-Pat Remortgage Products									
RID015	5.09%	2.60% discount from our SVR until 31 January 2028 Followed by our SVR for the remaining term	85%	£1,000,000	7.4% APRC	4.49%	£1,299 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and £250 legal fee cashback ⁴	3% until 31/01/2026; and 2% until 31/01/2028.

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: 17 January 2026 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.

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 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.

Applications are capped at 5.0 loan to income, once converted to GBP using our currency conversion calculations.

For enquiries on Max Loan cases over £1,000,000 contact our Business Development Team.

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