# Residential Purchase Intermediary Product Guide

Standard Variable Rate (SVR): 7.69%

Strictly for Intermediary use **only**

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| 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 Purchase Mortgages** | | | | | | | | | |
| **Standard Purchase Products** | | | | | | | | | |
| **F620** | 4.99% | 4.99% fixed until 29 February 2028<br>Followed by our SVR for the remaining term | 90% | £750,000 | **7.3% APRC** | --- | £999 arrangement fee[2] | --- | 3% until 28/02/2026; and 2% until 29/02/2028. |
| **F621** | 5.24% | 5.24% fixed until 29 February 2028<br>Followed by our SVR for the remaining term | 95% | £600,000 | **7.4% APRC** | --- | £999 arrangement fee[2] | £250 cashback[5] | 3% until 28/02/2026; and 2% until 29/02/2028. |
| **Shared Ownership Purchase Product** | | | | | | | | | |
| **SF77** | 5.08% | 5.08% fixed until 31 March 2028<br>Followed by our SVR for the remaining term | 95% | £1,000,000 | **7.0% APRC** | --- | £499 arrangement fee[2] | --- | 3% until 31/03/2026; and 2% until 31/03/2028. |
| **Retirement Interest Only (RIO) Purchase Product** | | | | | | | | | |
| **FG045** | 4.79% | 4.79% fixed until 31 March 2031<br>Followed by our SVR for the remaining term | 60% | £1,500,000 | **6.6% APRC** | --- | £1,499 arrangement fee[2] | --- | 6% until 31/03/2026; 5% until 31/03/2027; 4% until 31/03/2028; 3% until 31/03/2029; and 2% until 31/03/2031. |
| **Lending into Retirement Purchase Product** | | | | | | | | | |
| **ONF36** | 4.79% | 4.79% fixed until 31 March 2031<br>Followed by our SVR for the remaining term | 70% | £1,500,000 | **6.2% APRC** | --- | £1,499 arrangement fee[2] | --- | 6% until 31/03/2026; 5% until 31/03/2027; 4% until 31/03/2028; 3% until 31/03/2029; and 2% until 31/03/2031. |
| **Discount Residential Purchase Mortgages** | | | | | | | | | |
| **Standard Purchase Product** | | | | | | | | | |
| **D678** | 4.88% | 2.81% discount from our SVR until 29 February 2028<br>Followed by our SVR for the remaining term | 90% | £750,000 | **7.4% APRC** | 3.98% | £999 arrangement fee[2] | --- | 3% until 28/02/2026; and 2% until 29/02/2028. |
| **D679** | 5.34% | 2.35% discount from our SVR until 29 February 2028<br>Followed by our SVR for the remaining term | 95% | £600,000 | **7.5% APRC** | 4.44% | £999 arrangement fee[2] | --- | 3% until 28/02/2026; and 2% until 29/02/2028. |
| **Retirement Interest Only (RIO) Purchase Product** | | | | | | | | | |
| **DG030** | 4.84% | 2.85% discount from our SVR until 31 March 2028<br>Followed by our SVR for the remaining term | 60% | £1,500,000 | **7.5% APRC** | 4.09% | £999 arrangement fee[2] | --- | 3% until 31/03/2026; and 2% until 31/03/2028. |

**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: 26 February 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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|---|---|---|---|---|---|---|---|---|---|
| **Discount Residential Purchase Mortgages** | | | | | | | | | |
| **Lending into Retirement Purchase Product** | | | | | | | | | |
| **OND24** | 4.84% | 2.85% discount from our SVR until 31 March 2028 Followed by our SVR for the remaining term | 70% | £1,500,000 | **7.3% APRC** | 4.09% | £999 arrangement fee[2] | --- | 3% until 31/03/2026; and 2% until 31/03/2028. |
| **Family Assist Purchase Product (up to 100% LTV)** | | | | | | | | | |
| **PDT32** | 5.23% | 2.46% discount from our SVR for the mortgage term | 100% | **Outside M25:** £100,000 min, £1,000,000 max **Inside M25:** £250,000 min, £1,000,000 max | **5.7% APRC** | 4.33% | £999 arrangement fee[2] | Flexible LTV[4] | No Early Repayment Charges. |

## 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 Our Flexible Family Assist product means the 20% security can be made up of borrower deposit and either the collateral charge or savings options detailed above in any ratio (with a maximum of 10% borrower deposit) best suited to the borrower and their family.

5 Cashback is paid upon completion.

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

**All fixed and discount products have a standard maximum income multiple of up to 5.0 times, with the exception of our Family Assist product.**