High Income Multiple 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 Mortgages									
High Income Multiple (HIM) Purchase Product									
HXF02	6.00%	6.00% fixed until 30 November 2031 Followed by our SVR for the remaining term	80%	£1,500,000	**7.1% APRC**	---	£99 booking fee[5] £900 arrangement fee[4]	---	6% until 30/11/2026; 5% until 30/11/2027; 4% until 30/11/2028; 3% until 30/11/2029; and 2% until 30/11/2031.
High Income Multiple (HIM) Remortgage Product									
RHXF02	6.10%	6.10% fixed until 30 November 2031 Followed by our SVR for the remaining term	80%	£1,500,000	**7.1% APRC**	---	£99 booking fee[5] £900 arrangement fee[4]	Up to £350 valuation fee contribution[2]; and free standard legals[3]	6% until 30/11/2026; 5% until 30/11/2027; 4% until 30/11/2028; 3% until 30/11/2029; and 2% until 30/11/2031.
Discount Residential Mortgages									
High Income Multiple (HIM) Purchase Product									
HXD34	5.59%	2.10% discount from our SVR until 31 August 2028 Followed by our SVR for the remaining term	80%	£1,500,000	**7.5% APRC**	4.84%	£999 arrangement fee[4]	---	3% until 31/08/2026; and 2% until 31/08/2028.
High Income Multiple (HIM) Remortgage Product									
RHXD35	5.69%	2.00% discount from our SVR until 31 August 2028 Followed by our SVR for the remaining term	80%	£1,500,000	**7.6% APRC**	4.94%	£999 arrangement fee[4]	Up to £350 valuation fee contribution[2]; and free standard legals[3]	3% until 31/08/2026; and 2% until 31/08/2028.

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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 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

3 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.

4 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.

5 This fee is non-refundable and must be paid on application.

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

Our High Income products have an income multiple of up to 6.5 times.

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: 10 September 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.