Residential Ex-Pat Intermediary Product Guide

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

the tipton & coseley building society

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									
IF045	5.64%	5.64% fixed until 31 January 2029 Followed by our SVR for the remaining term	80%	£1,500,000	**7.4% APRC**	---	£99 booking fee[5] £1,900 arrangement fee[2]	---	3% until 31/01/2027; and 2% until 31/01/2029.
IF046	6.19%	6.19% fixed until 31 January 2029 Followed by our SVR for the remaining term	90%	£750,000	**7.7% APRC**	---	£99 booking fee[5] £900 arrangement fee[2]	---	3% until 31/01/2027; and 2% until 31/01/2029.
IF047	5.84%	5.84% fixed until 30 November 2031 Followed by our SVR for the remaining term	90%	£750,000	**7.0% APRC**	---	£99 booking fee[5] £1,900 arrangement fee[2]	---	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.
Residential Ex-Pat Remortgage Products									
RIF045	5.74%	5.74% fixed until 31 January 2029 Followed by our SVR for the remaining term	80%	£1,500,000	**7.5% APRC**	---	£99 booking fee[5] £1,900 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[4]	3% until 31/01/2027; and 2% until 31/01/2029.
RIF046	6.29%	6.29% fixed until 31 January 2029 Followed by our SVR for the remaining term	90%	£750,000	**7.7% APRC**	---	£99 booking fee[5] £900 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[4]	3% until 31/01/2027; and 2% until 31/01/2029.
RIF047	5.94%	5.94% fixed until 30 November 2031 Followed by our SVR for the remaining term	90%	£750,000	**7.0% APRC**	---	£99 booking fee[5] £1,900 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[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.

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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.
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.
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.

Complete FS
Your specialist packager distributor

023 8045 6999 (Option 1)
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www.complete-fs.co.uk

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