Residential Purchase 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 Purchase Mortgages									
Standard Purchase Products									
F641	5.89%	5.89% fixed until 31 December 2029 Followed by our SVR for the remaining term	95%	£600,000	**7.4% APRC**	---	£99 booking fee[5] £900 arrangement fee[2]	---	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.
Retirement Interest Only (RIO) Purchase Products									
FG054	5.94%	5.94% fixed until 31 December 2029 Followed by our SVR for the remaining term	60%	£1,500,000	**7.5% APRC**	---	£99 booking fee[5] £900 arrangement fee[2]	---	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.
FG055	5.99%	5.99% fixed until 31 December 2031 Followed by our SVR for the remaining term	60%	£1,500,000	**7.3% APRC**	---	£99 booking fee[5] £900 arrangement fee[2]	---	6% until 31/12/2026; 5% until 31/12/2027; 4% until 31/12/2028; 3% until 31/12/2029; and 2% until 31/12/2031.
Lending into Retirement Purchase Products									
ONF45	5.94%	5.94% fixed until 31 December 2029 Followed by our SVR for the remaining term	70%	£1,500,000	**7.3% APRC**	---	£99 booking fee[5] £900 arrangement fee[2]	---	4% until 31/12/2026; 3% until 31/12/2027; and 2% until 31/12/2029.
ONF46	5.99%	5.99% fixed until 31 December 2031 Followed by our SVR for the remaining term	70%	£1,500,000	**7.1% APRC**	---	£99 booking fee[5] £900 arrangement fee[2]	---	6% until 31/12/2026; 5% until 31/12/2027; 4% until 31/12/2028; 3% until 31/12/2029; and 2% until 31/12/2031.
Rent Unlock Purchase Product									
FJI01X	6.63%	6.63% fixed until 29 February 2032 Followed by our SVR for the remaining term	100%	£450,000	**7.4% APRC**	---	---	£500 cashback[6]	6% until 28/02/2027; 5% until 29/02/2028; 4% until 28/02/2029; 3% until 28/02/2030; and 2% until 29/02/2032.
Family Assist Purchase Product (up to 100% LTV)									
PFT08	6.29%	6.29% fixed until 31 December 2031 Followed by our SVR for the remaining term	100%	**Outside M25:** £100,000 min, £1,000,000 max **Inside M25:** £250,000 min, £1,000,000 max	**7.2% APRC**	---	£99 booking fee[5] £400 arrangement fee[2]	---	6% until 31/12/2026; 5% until 31/12/2027; 4% until 31/12/2028; 3% until 31/12/2029; and 2% until 31/12/2031.

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Discount Residential Purchase Mortgages									
Shared Ownership Purchase Product									
SD39	5.19%	2.50% discount from our SVR until 31 January 2029 Followed by our SVR for the remaining term	95%	£1,000,000	**7.4% APRC**	4.44%	£499 arrangement fee[2]	---	3% until 31/01/2027; and 2% until 31/01/2029.
Family Assist Purchase Product (up to 100% LTV)									
PDT35	5.60%	2.09% 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	**5.8% APRC**	4.70%	£999 arrangement fee[2]	Flexible LTV[4]	No Early Repayment Charges Apply.

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

6 cashback will be paid upon completion of the mortgage.

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.

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