Effective from Tuesday 10 November 2026

Switcher fixed rates products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.49%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- Daily interest
- Interest will be charged to the date of redemption
- Overpayments below £1,000
  (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
2 years	2.5%	1.5%			
3 years	3.5%	2.5%	1.5%		
5 years	5.5%	4.5%	3.5%	2.5%	1.5%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min loan	Max loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	Interest rate code	Product code
75%	2 Year	28/02/2029	**5.12%**	£1	£1,000,000	N/A	£999	£0	N/A	£0	13116	21942
75%	2 Year	28/02/2029	**5.35%**	£1	£1,000,000	N/A	£0	£0	N/A	£0	13117	21943
75%	3 Year	28/02/2030	**5.16%**	£1	£1,000,000	N/A	£999	£0	N/A	£0	13125	21951
75%	3 Year	28/02/2030	**5.37%**	£1	£1,000,000	N/A	£0	£0	N/A	£0	13126	21952
75%	5 Year	29/02/2032	**5.31%**	£1	£1,000,000	N/A	£999	£0	N/A	£0	13130	21956
75%	5 Year	29/02/2032	**5.44%**	£1	£1,000,000	N/A	£0	£0	N/A	£0	13131	21957
85%	2 Year	28/02/2029	**5.25%**	£1	£750,000	N/A	£999	£0	N/A	£0	13118	21944
85%	2 Year	28/02/2029	**5.44%**	£1	£750,000	N/A	£0	£0	N/A	£0	13119	21945
85%	3 Year	28/02/2030	**5.45%**	£1	£750,000	N/A	£0	£0	N/A	£0	13127	21953
85%	5 Year	29/02/2032	**5.53%**	£1	£750,000	N/A	£0	£0	N/A	£0	13132	21958

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.

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Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min loan	Max loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	Interest rate code	Product code
90%	2 Year	28/02/2029	**5.41%**	£1	£750,000	N/A	£999	£0	N/A	£0	13120	21946
90%	2 Year	28/02/2029	**5.59%**	£1	£750,000	N/A	£0	£0	N/A	£0	13121	21947
90%	3 Year	28/02/2030	**5.60%**	£1	£750,000	N/A	£0	£0	N/A	£0	13128	21954
90%	5 Year	29/02/2032	**5.68%**	£1	£750,000	N/A	£0	£0	N/A	£0	13133	21959
95%	2 Year	28/02/2029	**5.64%**	£1	£600,000	N/A	£0	£0	N/A	£0	13122	21948
95%	3 Year	28/02/2030	**5.68%**	£1	£600,000	N/A	£0	£0	N/A	£0	13129	21955
95%	5 Year	29/02/2032	**5.76%**	£1	£600,000	N/A	£0	£0	N/A	£0	13134	21960
100%	2 Year	28/02/2029	**5.75%**	£1	£400,000	N/A	£0	£0	N/A	£0	13123	21949

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Switcher discounted variable rate products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.49%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- Daily interest
- Interest will be charged to the date of redemption
- Overpayments below £1,000 (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

Discounted rate deal period	Year				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
2 years	1%	1%			

Max LTV (excl. fees)	Deal period	End date	Discount off SVR	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	During the discounted/ Tracker period the product will never fall below	Interest rate code	Product code
90%	2 Year	28/02/2029	**1.89%**	4.60%	£1	£750,000	N/A	£0	£0	N/A	£0	2.50%	13124	21950

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* A product floor applies to all discounted products which is set to a standard rate of 2.50% during the discounted period.

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Help to Buy Switcher fixed rate products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.49%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- Daily interest
- Interest will be charged to the date of redemption
- Overpayments below £1,000
  (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
2 years	2.5%	1.5%			
5 years	5.5%	4.5%	3.5%	2.5%	1.5%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min loan	Max loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	Interest rate code	Product code
75%	2 Year	28/02/2029	**5.87%**	£1	£1,000,000	N/A	£0	£0	N/A	£0	13139	21965
75%	5 Year	29/02/2032	**5.94%**	£1	£1,000,000	N/A	£0	£0	N/A	£0	13140	21966

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Shared Ownership Switcher fixed rate products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.49%** variable, or SVR with a potential reduction determined by your client's Loan to Value at that time for the rest of the term
- Daily interest
- Interest will be charged to the date of redemption
- Overpayments below £1,000
  (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
2 years	2.5%	1.5%			
3 years	3.5%	2.5%	1.5%		
5 years	5.5%	4.5%	3.5%	2.5%	1.5%

Max Borrowers Share	Max LTV of Borrowers Share	Deal period	End date	Initial product rate	Min loan	Max loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	Interest rate code	Product code
75%	95%	2 Year	28/02/2029	**5.91%**	£1	£600,000	N/A	£0	£0	N/A	£0	13135	21961
75%	100%	2 Year	28/02/2029	**5.92%**	£1	£400,000	N/A	£0	£0	N/A	£0	13136	21962
75%	95%	3 Year	28/02/2030	**5.94%**	£1	£600,000	N/A	£0	£0	N/A	£0	13137	21963
75%	95%	5 Year	29/02/2032	**6.00%**	£1	£600,000	N/A	£0	£0	N/A	£0	13138	21964

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