

Effective from Wednesday 4 February 2026

Switcher fixed rates products

- When the initial product rate ends the rate reverts to the Society's Standard Variable Rate (SVR), currently **6.24%** 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	Product code
75%	2 Year	31/05/2028	3.99%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21088
	3 Year	31/05/2029	4.09%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21094
	5 Year	31/05/2031	4.39%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21098
85%	2 Year	31/05/2028	4.15%	£1	£750,000	N/A	£0	£0	N/A	£0	21089
	3 Year	31/05/2029	4.25%	£1	£750,000	N/A	£0	£0	N/A	£0	21095
	5 Year	31/05/2031	4.54%	£1	£750,000	N/A	£0	£0	N/A	£0	21099
90%	2 Year	31/05/2028	4.30%	£1	£750,000	N/A	£0	£0	N/A	£0	21090
	3 Year	31/05/2029	4.40%	£1	£750,000	N/A	£0	£0	N/A	£0	21096
	5 Year	31/05/2031	4.79%	£1	£750,000	N/A	£0	£0	N/A	£0	21100

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	Product code
95%	2 Year	31/05/2028	4.75%	£1	£600,000	N/A	£0	£0	N/A	£0	21091
	3 Year	31/05/2029	4.84%	£1	£600,000	N/A	£0	£0	N/A	£0	21097
	5 Year	31/05/2031	4.99%	£1	£600,000	N/A	£0	£0	N/A	£0	21101
100%	2 Year	31/05/2028	5.29%	£1	£400,000	N/A	£0	£0	N/A	£0	21092

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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 **6.24%** 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 stand-ard valuation	Cashback	During the discounted/ Tracker period the product will never fall below	Product code
90%	2 Year	31/05/2028	1.90%	4.34%	£1	£750,000	N/A	£0	£0	N/A	£0	2.50%	21093

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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 **6.24%** 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	Product code
75%	2 Year	31/05/2028	4.69%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21109
	5 Year	31/05/2031	4.89%	£1	£1,000,000	N/A	£0	£0	N/A	£0	21110

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Shared Ownership Switcher fixed rate products

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- 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	Product code
75%	90%	2 Year	31/05/2028	4.69%	£1	£750,000	N/A	£0	£0	N/A	£0	21102
	90%	3 Year	31/05/2029	4.74%	£1	£750,000	N/A	£0	£0	N/A	£0	21105
	90%	5 Year	31/05/2031	4.94%	£1	£750,000	N/A	£0	£0	N/A	£0	21107
	95%	2 Year	31/05/2028	4.89%	£1	£600,000	N/A	£0	£0	N/A	£0	21103
	95%	3 Year	31/05/2029	4.94%	£1	£600,000	N/A	£0	£0	N/A	£0	21106
	95%	5 Year	31/05/2031	5.12%	£1	£600,000	N/A	£0	£0	N/A	£0	21108
	100%	2 Year	31/05/2028	5.10%	£1	£400,000	N/A	£0	£0	N/A	£0	21104

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