

**Products can be withdrawn at anytime without notice.
Terms and conditions apply.**

¹APR – The overall cost for comparison expressed as an Annual Percentage Rate

²LTV – Loan To Value

³SVR – Standard Variable Rate (currently 4.75%)

⁴The Society's nominated solicitors must be used

⁵Subject to using the Society's nominated solicitors, a contribute of up to £500 towards legal costs (excluding stamp duty) will be paid.

⁶Free basic valuation available. Max property value £1m. For properties £1m+, valuation fee to be paid by applicant.

⁷Higher lending charge paid by Penrith Building Society up to a maximum of £1,500

⁸75% on plot / 75% max LTV available throughout the build, payable in arrears. Borrowers are expected to contribute their own funds in advance of mortgage draw down throughout the construction.

⁹Max Loan amount for up to 75% LTV

¹⁰Max Loan Amount for up to 80% LTV

¹¹Max Loan Amount for up to 90% LTV



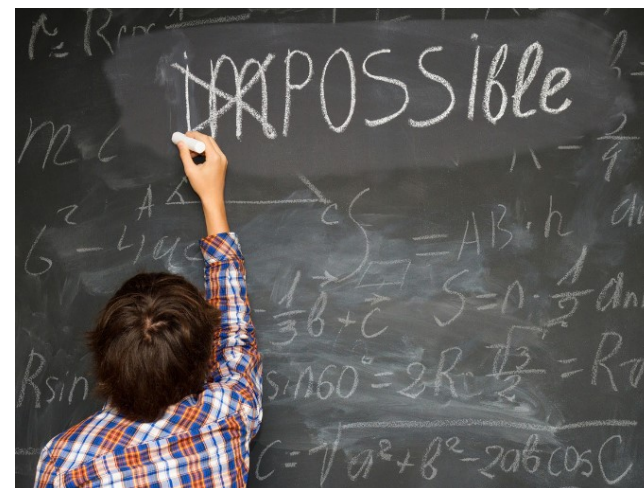
Penrith

building society

...for intermediaries

01768 863675

Product Information Sheet



- NO MAX AGE
- RETIREMENT INTEREST ONLY
- FTB LANDLORDS
- JOINT BORROWER / SOLE PROPRIETOR
- GUARANTOR
- NO LTI CAP
- MULTIPLE PROPERTIES ON TITLE
- AGRICULTURAL RESTRICTIONS
- HOLIDAY LET

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Information correct as at: 23 February 2019

FOR INTERMEDIARY USE ONLY

Products	Prod Code	Distribution	Initial Rate	Initial Period	Reverts To	App Fee	Product Fee	Free Val?	Fee Assisted Legals?	Max LTV ²	Min Loan Amount	Max Loan Amount	ERC	Features
RESIDENTIAL RANGE														
2 Year Discount (Purchase)	PD18	Broker Direct	2.59%	2 Years	SVR	£199	£500	No	No	90% ⁷	£30,000	£750,000 ⁹ £450,000 ¹¹	2.16% during disc. period	Overpayments up to 10% of original advance, per annum Portable
2 Year Discount (Remortgage)	RD18	Broker Direct	2.59%	2 Years	SVR	£199	£500	Yes ⁶	Yes ⁴	90% ⁷	£30,000	£450,000	2.16% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Fees Assist Discount (Purchase & Remortgage)	ASFE	Broker Direct	3.25%	2 Years	SVR	Nil	Nil	Yes ⁶	Yes ⁵	90% ⁷	£75,000	£450,000	2.00% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Shared Ownership (Purchase)	PUSO	Broker Direct	2.95%	2 Years	SVR	Nil	Nil	No	No	90% ⁷	£50,000	£250,000	1.80% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Shared Ownership (Remortgage)	RESO	Broker Direct	2.95%	2 Years	SVR	Nil	Nil	Yes ⁶	Yes ⁴	90% ⁷	£50,000	£250,000	1.80% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Self Build/Renovation ⁸ (Purchase & Remortgage)	SELF	Broker Direct	4.99%	2 Years	SVR+ 0.75%	£100	£500	No	No	75%	£30,000	£300,000	3% during disc. period	For owner occupation only
SVR ³ (Purchase & Remortgage)	SV18	Broker Direct	4.75%	N/A	N/A	£100	£175	No	No	90% ⁷	£30,000	£750,000 ⁹ £450,000 ¹¹	Yes [♦]	None ♦ If HLC paid by Society, then this is repayable if loan redeemed within first 2 years
BUY TO LET														
Buy to Let (Purchase)	BLP8	Broker Direct	3.49%	3 Years	SVR	£249	£800	No	No	70%	£30,000	£500,000	1.26% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Buy to Let (Remortgage)	BLR8	Broker Direct	3.49%	3 Years	SVR	£249	£800	Yes ⁶	Yes ⁴	70%	£30,000	£500,000	1.26% during disc. period	Overpayments up to 10% of original advance, per annum Portable
HOLIDAY LET / SECOND HOME MORTGAGES														
Holiday Let (Purchase & Remortgage)	HOL8	Broker Direct	4.25%	3 Years	SVR	£249	£800	No	No	70%	£30,000	£500,000	2% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Second Home (Purchase & Remortgage)	H2ND	Broker Direct	3.25%	2 Years	SVR	£249	£900	No	No	75% C&I 70% IO	£75,000	£750,000	2% during disc. period	Overpayments allowed up to 10% of original advance, per annum Portable
ADDITIONAL BORROWING (EXISTING CUSTOMERS ONLY)														
Residential Further Advance	ADBR	Broker Direct	3.00%	2 Years	SVR	£99	Nil	No	No	90% ⁷	£5,000	£750,000	1.75% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Buy to Let Further Advance	ADBL	Broker Direct	3.49%	3 Years	SVR	£99	Nil	No	No	70%	£5,000	£500,000	1.26% during disc. period	Overpayments up to 10% of original advance, per annum Portable
EXPAT / FOREIGN CURRENCY - EXCLUSIVES														
Expat Residential (Purchase & Remortgage)	REXP	Selected Brokers Direct	3.89%	3 Years	SVR	£249	£1250	No	No	75%	£75,000	£500,000	3% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Expat Buy to Let (Purchase & Remortgage)	BEXP	Selected Brokers Direct	3.99%	3 Years	SVR	£249	£1350	No	No	70%	£75,000	£500,000	3% during disc. period	Overpayments up to 10% of original advance, per annum Portable
Foreign Currency Residential (Purchase & Remortgage)	FCRM	Selected Brokers Direct	3.75%	3 Years	SVR	£199	£1250	No	No	75%	£75,000	£500,000	3% during disc. period	Overpayments up to 10% of original advance, per annum Portable