


Product Transfer Information Sheet – Residential Range

FOR INTERMEDIARY USE ONLY


Information correct as of 14th December 2021

Product	Product Code	Distribution	Initial Rate	Initial Period	Reverts to	Switch Fee	Exit Fee ⁵	Rate Floor	Max LTV	ERC ²	Features
60% LTV DISCOUNT RANGE											
Loyalty Discount 2.25%	L544	• Broker • Direct	2.50%	3 Years	SVR ¹	£99	£50	2.00%	50% ³ 60% ⁴	2.25% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable
Loyalty Discount 2.00%	L545		2.75%							2.00% during disc. period	
Loyalty Discount 1.75%	L546		3.00%							1.75% during disc. period	
Loyalty Discount 1.25%	L547		3.50%							None	
75% LTV DISCOUNT RANGE											
Loyalty Discount 2.15%	L548	• Broker • Direct	2.60%	3 Years	SVR ¹	£99	£50	2.00%	50% ³ 75% ⁴	2.15% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable
Loyalty Discount 1.90%	L549		2.85%							1.90% during disc. period	
Loyalty Discount 1.65%	L550		3.10%							1.65% during disc. period	
Loyalty Discount 1.15%	L551		3.60%							None	
90% LTV DISCOUNT RANGE											
Loyalty Discount 2.00%	L552	• Broker • Direct	2.75%	3 Years	SVR ¹	£99	£50	2.00%	50% ³ 90% ⁴	2.00% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable
Loyalty Discount 1.75%	L553		3.00%							1.75% during disc. period	
Loyalty Discount 1.50%	L554		3.25%							1.50% during disc. period	
Loyalty Discount 1.00%	L555		3.75%							None	
90% LTV FIXED RANGE ⁶											
Loyalty Fixed 2.99%	L504	• Broker • Direct	2.99%	2 Years	SVR ¹	£99	£50	N/A	50% ³ 90% ⁴	2.00% during fixed period	<ul style="list-style-type: none"> • Overpayments up to 10% of the outstanding loan, per annum • Portable • Specific eligibility criteria apply
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Product Transfer Information Sheet - Specialist Range

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Product	Product Code	Distribution	Initial Rate	Initial Period	Reverts to	Switch Fee	Exit Fee ⁵	Rate Floor	Max LTV	ERC ²	Features
BUY TO LET											
Loyalty Discount 1.51% BTL	L556	<ul style="list-style-type: none"> • Broker • Direct 	3.24%	3 Years	SVR ¹	£99	£50	3.00%	70%	1.51% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable
Loyalty Discount 1.36% BTL	L557		3.39%							1.36% during disc. period	
Loyalty Discount 1.26% BTL	L558		3.49%							1.26% during disc. period	
Loyalty Discount 0.76% BTL	L559		3.99%							None	
HOLIDAY LET											
Loyalty Discount 0.76% HOL	L560	<ul style="list-style-type: none"> • Broker • Direct 	3.99%	3 Years	SVR ¹	£99	£50	3.00%	70%	0.76% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable
Loyalty Discount 0.60% HOL	L561		4.15%							0.60% during disc. period	
Loyalty Discount 0.50% HOL	L562		4.25%							0.50% during disc. period	
Loyalty Discount 0.25% HOL	L563		4.50%							None	
SPECIALIST											
Loyalty Discount 1.25% IMP	L521	<ul style="list-style-type: none"> • Broker • Direct 	3.50%	2 Years	SVR ¹	£99	£50	3.00%	50% ³ 90% ⁴	1.25% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum
Loyalty Discount 1.00% IMP	L522		3.75%							1.00% during disc. period	
Loyalty Discount IMP	L523		4.75%							None	
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FOREIGN CURRENCY RESIDENTIAL											
Loyalty Discount 1.25% FC	L540	<ul style="list-style-type: none"> • Broker • Direct 	3.50%	3 Years	SVR ¹	£99	£50	3.00%	50% ³ 75% ⁴	1.25% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable
Loyalty Discount 1.10% FC	L541		3.65%							1.10% during disc. period	
Loyalty Discount 1.00% FC	L542		3.75%							1.00% during disc. period	
Loyalty Discount 0.25% FC	L543		4.50%							None	
EXPAT RESIDENTIAL											
Loyalty Discount 1.11% REXP	L564	<ul style="list-style-type: none"> • Broker • Direct 	3.64%	3 Years	SVR ¹	£99	£50	3.00%	50% ³ 75% ⁴	1.11% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable
Loyalty Discount 0.95% REXP	L565		3.80%							0.95% during disc. period	
Loyalty Discount 0.86% REXP	L566		3.89%							0.86% during disc. period	
Loyalty Discount 0.25% REXP	L567		4.50%							None	
EXPAT BUY TO LET											
Loyalty Discount 1.01% BEXP	L568	<ul style="list-style-type: none"> • Broker • Direct 	3.74%	3 Years	SVR ¹	£99	£50	3.00%	50% ³ 70% ⁴	1.01% during disc. period	<ul style="list-style-type: none"> • A discount off the Society's SVR. The rate payable will not go below the stated floor rate during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable
Loyalty Discount 0.85% BEXP	L569		3.90%							0.85% during disc. period	
Loyalty Discount 0.76% BEXP	L570		3.99%							0.76% during disc. period	
Loyalty Discount 0.25% BEXP	L571		4.50%							None	
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Products can be withdrawn at any time without notice. Terms and conditions apply. ¹ SVR – Standard Variable Rate (currently 4.75%) ² ERC calculated on outstanding loan balance less the permitted 10% overpayment allowance ³ Maximum loan to value on interest only ⁴ Maximum loan to value on capital and interest repayment ⁵ Payable upon redemption of the mortgage ⁶ Subject to specific eligibility criteria