

Your Principality Mortgage Switch Options

Effective from 1 June 2026
 Standard Variable Rate (SVR) 6.80% †
 Bank of England Bank Rate (BBR) 3.75%

Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Residential						
Discount until 30/11/2028 65% LTV (27377)	5.80%	1.00% off SVR until 30/11/2028 then changing to our Standard Variable Rate	65%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 65% LTV (27379)	4.85%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	65%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 65% LTV (27380)	4.95%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	65%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 30/11/2029 65% LTV (27381)	4.95%	Fixed until 30/11/2029 then changing to our Standard Variable Rate	65%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.20%	The overall cost for comparison (APRC)				
Discount until 30/11/2031 65% LTV (27382)	5.75%	1.05% off SVR until 30/11/2031 then changing to our Standard Variable Rate	65%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 30/11/2031 65% LTV (27383)	6.25%	0.55% off SVR until 30/11/2031 then changing to our Standard Variable Rate	65%	£0	0%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2031 65% LTV (27384)	4.85%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	65%	£500	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				
Fixed until 30/11/2031 65% LTV (27385)	4.90%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	65%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.00%	The overall cost for comparison (APRC)				
Tracker until 30/11/2028 65% LTV (27378)	4.50%	BBR + 0.75% until 30/11/2028 then changing to our Standard Variable Rate	65%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.20%	The overall cost for comparison (APRC)				
	-	The tracker rate will never fall below 2%				

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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Residential						
Discount until 30/11/2028 75% LTV (27386)	5.85%	0.95% off SVR until 30/11/2028 then changing to our Standard Variable Rate	75%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 75% LTV (27388)	4.90%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	75%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 75% LTV (27389)	5.00%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	75%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 30/11/2029 75% LTV (27390)	5.00%	Fixed until 30/11/2029 then changing to our Standard Variable Rate	75%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				
Discount until 30/11/2031 75% LTV (27391)	5.80%	1.00% off SVR until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 30/11/2031 75% LTV (27392)	6.30%	0.50% off SVR until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	0%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2031 75% LTV (27393)	4.90%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	75%	£500	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				
Fixed until 30/11/2031 75% LTV (27394)	4.95%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				
Tracker until 30/11/2028 75% LTV (27387)	4.55%	BBR + 0.80% until 30/11/2028 then changing to our Standard Variable Rate	75%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				
	-	The tracker rate will never fall below 2%				

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Residential						
Discount until 30/11/2028 85% LTV (27395)	6.15%	0.65% off SVR until 30/11/2028 then changing to our Standard Variable Rate	85%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 85% LTV (27397)	5.20%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	85%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 85% LTV (27398)	5.30%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	85%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 30/11/2029 85% LTV (27399)	5.30%	Fixed until 30/11/2029 then changing to our Standard Variable Rate	85%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 30/11/2031 85% LTV (27400)	5.15%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	85%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				
Tracker until 30/11/2028 85% LTV (27396)	4.75%	BBR + 1.00% until 30/11/2028 then changing to our Standard Variable Rate	85%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				
	-	The tracker rate will never fall below 2%				

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Residential						
Discount until 30/11/2028 90% LTV (27401)	6.60%	0.20% off SVR until 30/11/2028 then changing to our Standard Variable Rate	90%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 90% LTV (27403)	5.65%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	90%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 90% LTV (27404)	5.75%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	90%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 30/11/2029 90% LTV (27405)	5.75%	Fixed until 30/11/2029 then changing to our Standard Variable Rate	90%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 30/11/2031 90% LTV (27406)	5.50%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	90%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				
Tracker until 30/11/2028 90% LTV (27402)	5.50%	BBR + 1.75% until 30/11/2028 then changing to our Standard Variable Rate	90%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
	-	The tracker rate will never fall below 2%				

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Residential						
Discount until 30/11/2028 95% LTV (27407)	6.70%	0.10% off SVR until 30/11/2028 then changing to our Standard Variable Rate	95%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 95% LTV (27409)	6.55%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	95%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 95% LTV (27410)	6.65%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	95%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
Fixed until 30/11/2029 95% LTV (27411)	6.65%	Fixed until 30/11/2029 then changing to our Standard Variable Rate	95%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
Discount until 30/11/2031 95% LTV (27412)	6.75%	0.05% off SVR until 30/11/2031 then changing to our Standard Variable Rate	95%	£0	0%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.90%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2031 95% LTV (27413)	6.60%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	95%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
Tracker until 30/11/2028 95% LTV (27408)	6.10%	BBR + 2.35% until 30/11/2028 then changing to our Standard Variable Rate	95%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Shared Ownership						
Fixed until 30/11/2028 (Shared Ownership) 95% LTV (27414)	5.25%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	95%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 30/11/2031 (Shared Ownership) 95% LTV (27415)	5.10%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	95%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				

A mortgage of £107,084 payable over 14 years and 10 months initially on a fixed rate for 2 years at 3.90% and then on our standard variable rate of 6.80% (variable) for the remaining 12 years and 10 months years would require 24 monthly payments of £793.24 and 154 monthly payments of £936.00. The total amount payable would be £163,246.76 made up of the loan amount plus interest (£56,162.51), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.1% APRC representative.

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Buy To Let						
Discount until 30/11/2028 60% LTV (27416)	5.80%	1.00% off SVR until 30/11/2028 then changing to our Standard Variable Rate	60%	£500	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 30/11/2028 60% LTV (27417)	5.90%	0.90% off SVR until 30/11/2028 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 60% LTV (27418)	4.95%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	60%	£500	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 60% LTV (27419)	5.05%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	60%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Discount until 30/11/2031 60% LTV (27420)	5.80%	1.00% off SVR until 30/11/2031 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 30/11/2031 60% LTV (27421)	6.30%	0.50% off SVR until 30/11/2031 then changing to our Standard Variable Rate	60%	£0	0%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2031 60% LTV (27422)	4.90%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	60%	£500	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				
Fixed until 30/11/2031 60% LTV (27423)	4.95%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	60%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				

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Buy To Let						
Discount until 30/11/2028 75% LTV (27424)	6.20%	0.60% off SVR until 30/11/2028 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 75% LTV (27425)	5.25%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	75%	£500	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 75% LTV (27426)	5.35%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	75%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Discount until 30/11/2031 75% LTV (27427)	6.05%	0.75% off SVR until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 30/11/2031 75% LTV (27428)	6.55%	0.25% off SVR until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	0%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2031 75% LTV (27429)	5.20%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Buy To Let						
Discount until 30/11/2028 85% LTV (27430)	6.70%	0.10% off SVR until 30/11/2028 then changing to our Standard Variable Rate	85%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 85% LTV (27464)	6.00%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	85%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				

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Your Principality Mortgage Switch Options

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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Holiday Let						
Discount until 30/11/2028 (Holiday let) 60% LTV (27432)	6.40%	0.40% off SVR until 30/11/2028 then changing to our Standard Variable Rate	60%	£500	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 30/11/2028 (Holiday let) 60% LTV (27433)	6.50%	0.30% off SVR until 30/11/2028 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 (Holiday let) 60% LTV (27434)	5.55%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	60%	£500	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 (Holiday let) 60% LTV (27435)	5.65%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	60%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Discount until 30/11/2031 (Holiday let) 60% LTV (27436)	6.45%	0.35% off SVR until 30/11/2031 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 30/11/2031 (Holiday let) 60% LTV (27437)	6.65%	0.15% off SVR until 30/11/2031 then changing to our Standard Variable Rate	60%	£0	0%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2031 (Holiday let) 60% LTV (27438)	5.55%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	60%	£500	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 30/11/2031 (Holiday let) 60% LTV (27439)	5.60%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	60%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				

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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Holiday Let						
Discount until 30/11/2028 (Holiday let) 75% LTV (27440)	6.55%	0.25% off SVR until 30/11/2028 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 (Holiday let) 75% LTV (27441)	5.60%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	75%	£500	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 30/11/2028 (Holiday let) 75% LTV (27442)	5.70%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	75%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Discount until 30/11/2031 (Holiday let) 75% LTV (27443)	6.55%	0.25% off SVR until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 30/11/2031 (Holiday let) 75% LTV (27444)	6.70%	0.10% off SVR until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	0%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2031 (Holiday let) 75% LTV (27445)	5.70%	Fixed until 30/11/2031 then changing to our Standard Variable Rate	75%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				

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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Holiday Let						
Discount until 30/11/2028 (Holiday let) 85% LTV (27446)	6.75%	0.05% off SVR until 30/11/2028 then changing to our Standard Variable Rate	85%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 30/11/2028 (Holiday let) 85% LTV (27465)	6.05%	Fixed until 30/11/2028 then changing to our Standard Variable Rate	85%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				

A mortgage of £90,360 payable over 11 years initially on a fixed rate for 2 years at 4.35% and then on our standard variable rate of 6.80% (variable) for the remaining 9 years would require 24 monthly payments of £327.55 and 108 monthly payments of £512.04. The total amount payable would be £153,586.14 made up of the loan amount plus interest (£63,226.52), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.4% APRC representative.

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Early Repayment Charges

If you decide to repay your mortgage early, you will incur an additional interest charge unless stated otherwise in the product description. Repayments in excess of your agreed mortgage instalment up to a sum equivalent to 10% of your outstanding mortgage balance can be paid each calendar year. Any payments which exceed this 10% limit will incur an Early Repayment Charge.

The Early Repayment Charges stated below are a percentage of the amount repaid on or before the end of the Term of Initial Rate. The table below shows how our early repayment charges reduce year on year.

Please note, if you decide to repay a mortgage with a discounted rate early, your Early Repayment Charge will be 1%, unless stated otherwise in the product description, if repaid in full on or before the end of the Term of Initial Rate.

Term of Initial Rate	Year 1	Year 2	Year 3	Year 4	Year 5
	Fixed				
Fixed until 30/11/2028	2%	1.5%			
Fixed until 30/11/2029	3%	2%	1%		
Fixed until 30/11/2031	5%	5%	3%	3%	1%

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