

Product Guide

Effective from 30/06/2026

Overview of Changes

New Business

Residential

- Selected Purchase 2, 3 & 5 year fixed products decreased by up to 0.22 %
- Selected Remortgage 2, 3 & 5 year fixed products decreased by up to 0.20 %

Professional Mortgage

- Selected 2 & 5 year fixed products decreased by up to 0.17 %

Help to Buy

Welsh scheme only: Extended until September 2026

- Selected 2 & 5 year fixed products decreased by up to 0.20 %

Retention

Residential

- Selected 2, 3 & 5 year fixed products decreased by up to 0.25 %

Buy to Let

- Selected 2 & 5 year fixed products decreased by up to 0.25 %

Help to Buy

- Selected 2, 3 & 5 year fixed products decreased by up to 0.20 %

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It is not to be disclosed or given to the public or intended as a consumer advertisement as it does not contain APRCs or APRC Representative Examples. This detail is available in your mortgage sourcing system.

To find out more call us on **0345 070 1999**** or visit <https://www.intermediary.co-operativebank.co.uk/>

**Telephone calls may be monitored. Lines are open between 9am and 5pm Monday to Wednesday and Friday. Lines are open on Thursday between 10am and 5pm. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Wednesday and Friday, and between 10am and 5pm on Thursday.

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New Borrower: House Purchase

Key Information:

- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

Supporting Documents:

- Bank statements may be requested to support applications
- 3 months computerised payslips or latest two years' SA302 and Tax Year Overview for self employed applicants
- Proof of identity may be requested

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	2Y8512NBT04	31/12/2028	£999	4.50%	6.62%	£3m	£250
	2Y8519NBT04	31/12/2028	£0	4.88%	6.62%		£250
70%	2Y8513NBT04	31/12/2028	£999	4.65%	6.62%	£3m	£250
	2Y8520NBT04	31/12/2028	£0	4.99%	6.62%		£250
75%	2Y8514NBT04	31/12/2028	£999	4.65%	6.62%	£3m	£250
	2Y8521NBT04	31/12/2028	£0	4.99%	6.62%		£250
80%	2Y8515NBT04	31/12/2028	£999	4.68%	6.62%	£1.5m	£250
	2Y8522NBT04	31/12/2028	£0	5.05%	6.62%		£250
85%	2Y8516NBT04	31/12/2028	£999	4.70%	6.62%	£1m	£250
	2Y8523NBT04	31/12/2028	£0	5.10%	6.62%		£250
90%	2Y8517NBT04	31/12/2028	£999	4.77%	6.62%	£750k	£250
	2Y8524NBT04	31/12/2028	£0	5.13%	6.62%		£250
95%	2Y8518NBT04	31/12/2028	£999	5.08%	6.62%	£600k	£250
	2Y8525NBT04	31/12/2028	£0	5.43%	6.62%		£250

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	3Y8526NBT04	31/12/2029	£999	4.62%	6.62%	£3m	£250
	3Y8533NBT04	31/12/2029	£0	4.94%	6.62%		£250
70%	3Y8527NBT04	31/12/2029	£999	4.73%	6.62%	£3m	£250
	3Y8534NBT04	31/12/2029	£0	5.00%	6.62%		£250
75%	3Y8528NBT04	31/12/2029	£999	4.73%	6.62%	£3m	£250
	3Y8535NBT04	31/12/2029	£0	5.00%	6.62%		£250
80%	3Y8529NBT04	31/12/2029	£999	4.79%	6.62%	£1.5m	£250
	3Y8536NBT04	31/12/2029	£0	5.20%	6.62%		£500
85%	3Y8530NBT04	31/12/2029	£999	4.89%	6.62%	£1m	£250
	3Y8537NBT04	31/12/2029	£0	5.20%	6.62%		£500
90%	3Y8531NBT04	31/12/2029	£999	5.01%	6.62%	£750k	£250
	3Y8538NBT04	31/12/2029	£0	5.33%	6.62%		£500
95%	3Y8532NBT04	31/12/2029	£999	5.24%	6.62%	£600k	£250
	3Y8539NBT04	31/12/2029	£0	5.51%	6.62%		£500

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5Y8540NBT04	31/12/2031	£999	4.55 %	6.62 %	£3m	£250
	5Y8547NBT04	31/12/2031	£0	4.68 %	6.62 %		£250
70 %	5Y8541NBT04	31/12/2031	£999	4.63 %	6.62 %	£3m	£250
	5Y8548NBT04	31/12/2031	£0	4.78 %	6.62 %		£250
75 %	5Y8542NBT04	31/12/2031	£999	4.63 %	6.62 %	£3m	£250
	5Y8549NBT04	31/12/2031	£0	4.78 %	6.62 %		£250
80 %	5Y8543NBT04	31/12/2031	£999	4.69 %	6.62 %	£1.5m	£250
	5Y8550NBT04	31/12/2031	£0	4.81 %	6.62 %		£500
85 %	5Y8544NBT04	31/12/2031	£999	4.69 %	6.62 %	£1m	£250
	5Y8551NBT04	31/12/2031	£0	4.86 %	6.62 %		£500
90 %	5Y8545NBT04	31/12/2031	£999	4.75 %	6.62 %	£750k	£250
	5Y8552NBT04	31/12/2031	£0	4.95 %	6.62 %		£500
95 %	5Y8546NBT04	31/12/2031	£999	5.23 %	6.62 %	£600k	£250
	5Y8553NBT04	31/12/2031	£0	5.39 %	6.62 %		£500

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	LT513960 %		£999	4.34 % BBR*+0.59 %	N/A	£3m	£0
	LT604060 %		£0	5.09 % BBR*+1.34 %			£0
75 %	LT514075 %		£999	4.64 % BBR*+0.89 %	N/A	£3m	£0
	LT604175 %		£0	5.39 % BBR*+1.64 %			£0
80 %	LT514180 %		£999	4.84 % BBR*+1.09 %	N/A	£1.5m	£0
	LT604280 %		£0	5.59 % BBR*+1.84 %			£0
85 %	LT514285 %		£999	4.89 % BBR*+1.14 %	N/A	£1m	£0
	LT604385 %		£0	5.64 % BBR*+1.89 %			£0
90 %	LT514390 %		£999	4.94 % BBR*+1.19 %	N/A	£750k	£0
	LT604490 %		£0	5.69 % BBR*+1.94 %			£0

*If BBR falls below 0.50 % the initial/reversionary rate will be charged at 0.50 % + product initial/reversionary rate loading

New Borrower: Green EPC A or B House Purchase

Key Information:

- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.
- Eligible to properties with an A or B Energy Performance Certificate (EPC) rating

Supporting Documents:

- Bank statements may be requested to support applications
- 3 months computerised payslips or latest two years' SA302 and Tax Year Overview for self employed applicants
- Proof of identity may be requested

2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
80 %	2Y8562ABT04	31/12/2028	£999	4.64 %	6.62 %	£1.5m	£250
85 %	2Y8563ABT04	31/12/2028	£999	4.66 %	6.62 %	£1m	£250
90 %	2Y8564ABT04	31/12/2028	£999	4.73 %	6.62 %	£750k	£250
95 %	2Y8565ABT04	31/12/2028	£999	5.04 %	6.62 %	£600k	£250

5 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
80 %	5Y8566ABT04	31/12/2031	£999	4.65 %	6.62 %	£1.5m	£500
85 %	5Y8567ABT04	31/12/2031	£999	4.65 %	6.62 %	£1m	£500
90 %	5Y8568ABT04	31/12/2031	£999	4.71 %	6.62 %	£750k	£500
95 %	5Y8569ABT04	31/12/2031	£999	5.19 %	6.62 %	£600k	£500

New Borrower: Professional

Key Information:

- These products are for **Purchase Only**
- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

Supporting Documents:

- Bank statements may be requested to support applications
- 3 months computerised payslips
- Proof of identity may be requested
- Evidence of full qualification that aligns to one of the registered bodies listed below
- Acceptable professions: Accountants, Architects, Actuaries, Barristers, Chartered Surveyors, Dentists, Medical Doctors, Optometrists, Pharmacists, Solicitors and Veterinarians

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
85 %	2Y8554NBT04	31/12/2028	£999	4.91 %	6.62 %	£1m	£250
	2Y8556NBT04	31/12/2028	£0	5.30 %	6.62 %		£250
90 %	2Y8555NBT04	31/12/2028	£999	5.05 %	6.62 %	£750k	£250
	2Y8557NBT04	31/12/2028	£0	5.45 %	6.62 %		£250

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
85 %	5Y8558NBT04	31/12/2031	£999	4.96 %	6.62 %	£1m	£250
	5Y8560NBT04	31/12/2031	£0	5.15 %	6.62 %		£500
90 %	5Y8559NBT04	31/12/2031	£999	5.11 %	6.62 %	£750k	£250
	5Y8561NBT04	31/12/2031	£0	5.32 %	6.62 %		£500

New Borrower: Help to Buy

Key Information:

- These products are for Purchase Only
- Free first standard mortgage valuation/AVM+ with ALL Residential products

Supporting Documents:

- Bank statements may be requested to support applications
- 3 months computerised payslips or latest two years' SA302 and Tax Year Overview for self employed applicants
- Proof of identity may be requested

Help To Buy Scheme:

- From 1 November 2022, we will no longer be accepting applications for the Help to Buy England scheme, in line with Government guidelines. The last application date for the scheme was 31 October 2022.
- Applications made for the Help to Buy Wales scheme will continue to be considered until September 2026.

2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2Y8625NBT04	31/12/2028	£999	4.43 %	6.62 %	£3m	£500
	2Y8627NBT04	31/12/2028	£0	4.72 %	6.62 %		£500
75 %	2Y8626NBT04	31/12/2028	£999	4.60 %	6.62 %	£3m	£500
	2Y8628NBT04	31/12/2028	£0	4.91 %	6.62 %		£500

5 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5Y8629NBT04	31/12/2031	£999	4.55 %	6.62 %	£3m	£500
	5Y8631NBT04	31/12/2031	£0	4.71 %	6.62 %		£500
75 %	5Y8630NBT04	31/12/2031	£999	4.70 %	6.62 %	£3m	£500
	5Y8632NBT04	31/12/2031	£0	4.90 %	6.62 %		£500

New Borrower: Remortgage

Key Information:

- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.
- Fee assisted standard legals for remortgage cases^ when using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature

Supporting Documents:

- Bank statements may be requested to support applications
- 3 months computerised payslips or latest two years' SA302 and Tax Year Overview for self employed applicants
- Proof of identity may be requested

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	2Y8589NBT04	31/12/2028	£999	4.46%	6.62%	£3m	£250
	2Y8595NBT04	31/12/2028	£0	4.75%	6.62%		£250
70%	2Y8590NBT04	31/12/2028	£999	4.63%	6.62%	£3m	£250
	2Y8596NBT04	31/12/2028	£0	4.90%	6.62%		£250
75%	2Y8591NBT04	31/12/2028	£999	4.63%	6.62%	£3m	£250
	2Y8597NBT04	31/12/2028	£0	4.94%	6.62%		£250
80%	2Y8592NBT04	31/12/2028	£999	4.83%	6.62%	£1.5m	£250
	2Y8598NBT04	31/12/2028	£0	5.18%	6.62%		£250
85%	2Y8593NBT04	31/12/2028	£999	4.84%	6.62%	£1m	£250
	2Y8599NBT04	31/12/2028	£0	5.23%	6.62%		£250
90%	2Y8594NBT04	31/12/2028	£999	5.03%	6.62%	£750k	£250
	2Y8600NBT04	31/12/2028	£0	5.35%	6.62%		£250

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	3Y8601NBT04	31/12/2029	£999	4.70%	6.62%	£3m	£250
	3Y8607NBT04	31/12/2029	£0	4.95%	6.62%		£250
70%	3Y8602NBT04	31/12/2029	£999	4.81%	6.62%	£3m	£250
	3Y8608NBT04	31/12/2029	£0	5.06%	6.62%		£250
75%	3Y8603NBT04	31/12/2029	£999	4.83%	6.62%	£3m	£250
	3Y8609NBT04	31/12/2029	£0	5.08%	6.62%		£250
80%	3Y8604NBT04	31/12/2029	£999	4.93%	6.62%	£1.5m	£250
	3Y8610NBT04	31/12/2029	£0	5.22%	6.62%		£250
85%	3Y8605NBT04	31/12/2029	£999	4.96%	6.62%	£1m	£250
	3Y8611NBT04	31/12/2029	£0	5.33%	6.62%		£250
90%	3Y8606NBT04	31/12/2029	£999	5.14%	6.62%	£750k	£250
	3Y8612NBT04	31/12/2029	£0	5.69%	6.62%		£250

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	5Y8613NBT04	31/12/2031	£999	4.58%	6.62%	£3m	£250
	5Y8619NBT04	31/12/2031	£0	4.74%	6.62%		£250
70%	5Y8614NBT04	31/12/2031	£999	4.73%	6.62%	£3m	£250
	5Y8620NBT04	31/12/2031	£0	4.93%	6.62%		£250
75%	5Y8615NBT04	31/12/2031	£999	4.73%	6.62%	£3m	£250
	5Y8621NBT04	31/12/2031	£0	4.93%	6.62%		£250
80%	5Y8616NBT04	31/12/2031	£999	4.86%	6.62%	£1.5m	£250
	5Y8622NBT04	31/12/2031	£0	5.05%	6.62%		£250
85%	5Y8617NBT04	31/12/2031	£999	4.86%	6.62%	£1m	£250
	5Y8623NBT04	31/12/2031	£0	5.05%	6.62%		£250
90%	5Y8618NBT04	31/12/2031	£999	5.01%	6.62%	£750k	£250
	5Y8624NBT04	31/12/2031	£0	5.22%	6.62%		£250

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	LT513960%		£999	4.34%	N/A	£3m	£0
	LT604060%		£0	5.09%			£0
75%	LT514075%		£999	4.64%	N/A	£3m	£0
	LT604175%		£0	5.39%			£0
80%	LT514180%		£999	4.84%	N/A	£1.5m	£0
	LT604280%		£0	5.59%			£0
85%	LT514285%		£999	4.89%	N/A	£1m	£0
	LT604385%		£0	5.64%			£0
90%	LT514390%		£999	4.94%	N/A	£750k	£0
	LT604490%		£0	5.69%			£0

*If BBR falls below 0.50% the initial/reversionary rate will be charged at 0.50% + product initial/reversionary rate loading

^Fees Assisted Remortgage:

Where this applies to a product, applicants may choose Fee Assisted Standard Legals for remortgages but only with The Co-operative Bank's preferred solicitors. A firm of solicitors will be nominated by The Co-operative Bank on offer. Applicants will have to pay the solicitor for any non standard legal fees including telegraphic transfer fee, title management fee, deeds of postponement, transfers of ownership, repayment of more than two existing charges, leaseholders charges for registering a mortgage. The full detail of fees payable will be provided by the solicitors with the remortgage questionnaire. Remortgage applications for unencumbered properties are not eligible for this feature.

New Borrower: £750k Minimum Loan

Key Information:

- These products are available for Purchase and Remortgage cases with a minimum loan £750,000
- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.
- Fee assisted standard legals for remortgage cases[^] when using our recommended Solicitors. Remortgage applications for unencumbered properties are not eligible for this feature

Supporting Documents:

- Bank statements may be requested to support applications
- 3 months computerised payslips or latest two years' SA302 and Tax Year Overview for self employed applicants
- Proof of identity may be requested

2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
75 %	2Y8570NBT04	31/12/2028	£1,999	4.57 %	6.62 %	£3m	£250
80 %	2Y8571NBT04	31/12/2028	£1,999	4.63 %	6.62 %	£1.5m	£250
85 %	2Y8572NBT04	31/12/2028	£1,999	4.63 %	6.62 %	£1m	£250

[^]Fees Assisted Remortgage:

Where this applies to a product, applicants may choose Fee Assisted Standard Legals for remortgages but only with The Co-operative Bank's preferred solicitors. A firm of solicitors will be nominated by The Co-operative Bank on offer. Applicants will have to pay the solicitor for any non standard legal fees including telegraphic transfer fee, title management fee, deeds of postponement, transfers of ownership, repayment of more than two existing charges, leaseholders charges for registering a mortgage. The full detail of fees payable will be provided by the solicitors with the remortgage questionnaire. Remortgage applications for unencumbered properties are not eligible for this feature.

New Borrower: Access

Key Information:

- This product offers secure loans to customers with historic credit issues but robust recent credit performance.
- These products are available for purchase and re-mortgage cases only
- One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.
- We currently do not offer additional borrowing through this product
- Interest only allowed up to 65 % LTV (75 % part and part)
- Fee assisted standard legals for remortgage cases^

Criteria:

- Applicant not Bankrupt or IVA in the last 3 years
- Applicant has no missed payments on accounts in the last 6 months
- Applicant has no CCJs of £300+ in the last 36 months
- Applicant has no Defaults of £1000+ in the last 36 months

Supporting Documents:

- Bank statements may be requested to support applications
- 3 months computerised payslips or latest two years' SA302 and Tax Year Overview for self employed applicants
- Proof of identity may be requested

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	2Y8577ACT04	31/12/2028	£999	5.06 %	6.62 %	£1m	£0
	2Y8573ACT04	31/12/2028	£0	5.35 %	6.62 %		£0
75 %	2Y8578ACT04	31/12/2028	£999	5.23 %	6.62 %	£1m	£0
	2Y8574ACT04	31/12/2028	£0	5.54 %	6.62 %		£0
80 %	2Y8579ACT04	31/12/2028	£999	5.33 %	6.62 %	£1m	£0
	2Y8575ACT04	31/12/2028	£0	5.70 %	6.62 %		£0
85 %	2Y8580ACT04	31/12/2028	£999	5.35 %	6.62 %	£1m	£0
	2Y8576ACT04	31/12/2028	£0	5.75 %	6.62 %		£0

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	3Y8585ACT04	31/12/2029	£999	5.30 %	6.62 %	£1m	£0
	3Y8581ACT04	31/12/2029	£0	5.55 %	6.62 %		£0
75 %	3Y8586ACT04	31/12/2029	£999	5.43 %	6.62 %	£1m	£0
	3Y8582ACT04	31/12/2029	£0	5.68 %	6.62 %		£0
80 %	3Y8587ACT04	31/12/2029	£999	5.44 %	6.62 %	£1m	£0
	3Y8583ACT04	31/12/2029	£0	5.85 %	6.62 %		£0
85 %	3Y8588ACT04	31/12/2029	£999	5.54 %	6.62 %	£1m	£0
	3Y8584ACT04	31/12/2029	£0	5.85 %	6.62 %		£0

^Fees Assisted Remortgage:

Where this applies to a product, applicants may choose Fee Assisted Standard Legals for remortgages but only with The Co-operative Bank's preferred solicitors. A firm of solicitors will be nominated by The Co-operative Bank on offer. Applicants will have to pay the solicitor for any non standard legal fees including telegraphic transfer fee, title management fee, deeds of postponement, transfers of ownership, repayment of more than two existing charges, leaseholders charges for registering a mortgage. The full detail of fees payable will be provided by the solicitors with the remortgage questionnaire. Remortgage applications for unencumbered properties are not eligible for this feature.

Existing Borrower: Retention

Key Information:

- These products are to be used for all residential existing customer transactions, including product switches, additional borrowing, transfer of equity and existing customer purchase/port

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	2Y8633T04	31/12/2028	£749	4.43%	6.62%	£3m	£0
	2Y8639T04	31/12/2028	£0	4.60%	6.62%		£0
70%	2Y8634T04	31/12/2028	£749	4.57%	6.62%	£3m	£0
	2Y8640T04	31/12/2028	£0	4.74%	6.62%		£0
75%	2Y8635T04	31/12/2028	£749	4.57%	6.62%	£3m	£0
	2Y8641T04	31/12/2028	£0	4.74%	6.62%		£0
80%	2Y8636T04	31/12/2028	£749	4.81%	6.62%	£1.5m	£0
	2Y8642T04	31/12/2028	£0	5.03%	6.62%		£0
85%	2Y8637T04	31/12/2028	£749	4.82%	6.62%	£1m	£0
	2Y8643T04	31/12/2028	£0	5.08%	6.62%		£0
90%**	2Y8638T04	31/12/2028	£749	5.01%	6.62%	£750k	£0
	2Y8644T04	31/12/2028	£0	5.21%	6.62%		£0

3 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	3Y8645T04	31/12/2029	£749	4.68%	6.62%	£3m	£0
	3Y8651T04	31/12/2029	£0	4.84%	6.62%		£0
70%	3Y8646T04	31/12/2029	£749	4.77%	6.62%	£3m	£0
	3Y8652T04	31/12/2029	£0	4.96%	6.62%		£0
75%	3Y8647T04	31/12/2029	£749	4.77%	6.62%	£3m	£0
	3Y8653T04	31/12/2029	£0	4.96%	6.62%		£0
80%	3Y8648T04	31/12/2029	£749	4.90%	6.62%	£1.5m	£0
	3Y8654T04	31/12/2029	£0	5.08%	6.62%		£0
85%	3Y8649T04	31/12/2029	£749	4.92%	6.62%	£1m	£0
	3Y8655T04	31/12/2029	£0	5.17%	6.62%		£0
90%**	3Y8650T04	31/12/2029	£749	5.12%	6.62%	£750k	£0
	3Y8656T04	31/12/2029	£0	5.55%	6.62%		£0

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	5Y8657T04	31/12/2031	£749	4.56 %	6.62 %	£3m	£0
	5Y8663T04	31/12/2031	£0	4.62 %	6.62 %		£0
70 %	5Y8658T04	31/12/2031	£749	4.64 %	6.62 %	£3m	£0
	5Y8664T04	31/12/2031	£0	4.82 %	6.62 %		£0
75 %	5Y8659T04	31/12/2031	£749	4.64 %	6.62 %	£3m	£0
	5Y8665T04	31/12/2031	£0	4.82 %	6.62 %		£0
80 %	5Y8660T04	31/12/2031	£749	4.81 %	6.62 %	£1.5m	£0
	5Y8666T04	31/12/2031	£0	4.96 %	6.62 %		£0
85 %	5Y8661T04	31/12/2031	£749	4.81 %	6.62 %	£1m	£0
	5Y8667T04	31/12/2031	£0	4.96 %	6.62 %		£0
90 %**	5Y8662T04	31/12/2031	£749	4.99 %	6.62 %	£750k	£0
	5Y8668T04	31/12/2031	£0	5.14 %	6.62 %		£0

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60 %	LT513960 %		£999	4.34 %	N/A	£3m	£0
				BBR*+0.59 %			
	LT604060 %		£0	5.09 %			£0
				BBR*+1.34 %			
75 %	LT514075 %		£999	4.64 %	N/A	£3m	£0
				BBR*+0.89 %			
	LT604175 %		£0	5.39 %			£0
				BBR*+1.64 %			
80 %	LT514180 %		£999	4.84 %	N/A	£1.5m	£0
				BBR*+1.09 %			
	LT604280 %		£0	5.59 %			£0
				BBR*+1.84 %			
85 %	LT514285 %		£999	4.89 %	N/A	£1m	£0
				BBR*+1.14 %			
	LT604385 %		£0	5.64 %			£0
				BBR*+1.89 %			
90 %	LT514390 %		£999	4.94 %	N/A	£750k	£0
				BBR*+1.19 %			
	LT604490 %		£0	5.69 %			£0
				BBR*+1.94 %			

*If BBR falls below 0.50 % the initial/reversionary rate will be charged at 0.50 % + product initial/reversionary rate loading

**This product can be used on purchase/porting cases up to 95 %LTV

Existing Borrower: Green Additional Borrowing

Key Information:

- These products are only available for additional borrowing
- Minimum loan amount for further borrowing is £5,000
- Only existing mortgage account holders can apply for green additional borrowing products.
- Customers must provide the pdf document from their Energy Saving Home Improvement Plan, generated by our Home Improvement Energy Saving Tool, or proof of their Energy Saving Home Improvements as part of the application process.

2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	2Y8669T04	31/12/2028	£0	4.50%	6.62%	£3m	£0
85%	2Y8670T04	31/12/2028	£0	4.98%	6.62%	£1m	£0

5 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	5Y8671T04	31/12/2031	£0	4.52%	6.62%	£3m	£0
85%	5Y8672T04	31/12/2031	£0	4.86%	6.62%	£1m	£0

Existing Borrower: Help to Buy

Key Information:

- These products are only available for existing HTB customers

2 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	2Y8689T04	31/12/2028	£0	4.62%	6.62%	£3m	£0
75%	2Y8690T04	31/12/2028	£0	4.81%	6.62%	£3m	£0

3 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	3Y8691T04	31/12/2029	£499	4.21%	6.62%	£3m	£0
	3Y8693T04	31/12/2029	£0	4.50%	6.62%		£0
75%	3Y8692T04	31/12/2029	£499	4.38%	6.62%	£3m	£0
	3Y8694T04	31/12/2029	£0	4.69%	6.62%		£0

5 Year Fixed Rates

Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	5Y8695T04	31/12/2031	£499	4.45%	6.62%	£3m	£0
	5Y8697T04	31/12/2031	£0	4.61%	6.62%		£0
75%	5Y8696T04	31/12/2031	£499	4.60%	6.62%	£3m	£0
	5Y8698T04	31/12/2031	£0	4.80%	6.62%		£0

Existing Borrower: Buy to Let

Key Information:

- These products are only available for existing BTL customers
- Where applicable all products revert to the Bank's reversionary rate, currently 6.62% (BBR*+ 2.87%)

2 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	2Y8677T04	31/12/2028	£1,499	4.57%	6.62%	£750k	£0
	2Y8680T04	31/12/2028	£0	5.02%	6.62%		£0
65%	2Y8678T04	31/12/2028	£1,499	4.57%	6.62%	£750k	£0
	2Y8681T04	31/12/2028	£0	5.24%	6.62%		£0
75%	2Y8679T04	31/12/2028	£1,499	4.74%	6.62%	£350k	£0
	2Y8682T04	31/12/2028	£0	5.24%	6.62%		£0

5 Year Fixed Rates							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	5Y8683T04	31/12/2031	£1,499	4.69%	6.62%	£750k	£0
	5Y8686T04	31/12/2031	£0	4.84%	6.62%		£0
65%	5Y8684T04	31/12/2031	£1,499	4.69%	6.62%	£750k	£0
	5Y8687T04	31/12/2031	£0	4.84%	6.62%		£0
75%	5Y8685T04	31/12/2031	£1,499	4.79%	6.62%	£350k	£0
	5Y8688T04	31/12/2031	£0	5.01%	6.62%		£0

Lifetime Tracker							
Max LTV	Product code	End Date	Product Fee	Initial Rate	Reversionary Rate	Max Loan Size	Cashback
60%	2T589860%		£749	4.49% BBR*+0.74%	N/A	£750k	£0
65%	2T589965%		£749	4.59% BBR*+0.84%	N/A	£750k	£0
70%	2T590070%		£749	4.59% BBR*+0.84%	N/A	£350k	£0
75%	2T590175%		£749	4.74% BBR*+0.99%	N/A	£350k	£0

*If BBR falls below 0.50% the initial/reversionary rate will be charged at 0.50% + product initial/reversionary rate loading

Early Repayment Charges (ERCs)

Residential:

During the early repayment charge period, overpayments can be made up to 10% of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10% of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge. Cashback is repayable if the loan is redeemed during the initial product period.

Product	Early repayment charge	Until
2 Year Fixed	2% of the amount redeemed	31-Dec-27
	1% of the amount redeemed	31-Dec-28
3 Year Fixed	3% of the amount redeemed	31-Dec-27
	2% of the amount redeemed	31-Dec-28
	1% of the amount redeemed	31-Dec-29
5 Year Fixed	5% of the amount redeemed	31-Dec-27
	4% of the amount redeemed	31-Dec-28
	3% of the amount redeemed	31-Dec-29
	2% of the amount redeemed	31-Dec-30
Lifetime Tracker	1% of the amount redeemed	31-Dec-31
	0% of the amount redeemed	

Buy To Let:

During the early repayment charge period, overpayments can be made up to 10% of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10% of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge. Cashback is repayable if the loan is redeemed during the initial product period.

Product	Early repayment charge	Until
2 Year Fixed	3% of the amount redeemed	31-Dec-27
	2% of the amount redeemed	31-Dec-28
5 Year Fixed	5% of the amount redeemed	31-Dec-27
	4% of the amount redeemed	31-Dec-28
	3% of the amount redeemed	31-Dec-29
	2% of the amount redeemed	31-Dec-30
	1% of the amount redeemed	31-Dec-31
Lifetime Tracker	0% of the amount redeemed	

Additional Fees

Title Management Fee - £50

This fee is payable when the mortgage is redeemed in full. If the mortgage is made up of more than one part - referred to as an additional loan(s), the fees are only payable once, when all accounts are repaid in full.

Scottish Discharge Fee - £85

If the property is in Scotland, when the mortgage ends or is redeemed, a Solicitor will need to be instructed to discharge our security charge and remove it from the title register relating to the property. A fee will be payable, an estimate of this cost is included in the interest rate and other costs section of the ESIS. If the property is in England/Wales there is no need to instruct a Solicitor to remove our security charge.

Valuation Fees

Property valuation	Valuation fee
Up to £100,000	£106
£100,001 to £150,000	£121
£150,001 to £200,000	£134
£200,001 to £250,000	£161
£250,001 to £300,000	£184
£300,001 to £400,000	£238
£400,001 to £500,000	£279
£500,001 to £600,000	£319
£600,001 to £700,000	£351
£700,001 to £800,000	£371
£800,001 to £900,000	£412
£900,001 to £1,000,000	£439
£1,000,001 to £1,250,000	£556
£1,250,001 to £1,500,000	£834
£1,500,001 to £1,750,000	£935
£1,750,001 to £2,000,000	£1,030
£2,000,001 to £2,250,000	£1,210
£2,250,001 to £2,500,000	£1,390
£2,500,001 to £2,750,000	£1,570
£2,750,001 to £3,000,000	£1,751
£3,000,001 to £4,000,000	£1,926
£4,000,001 to £5,000,000	£2,119

Valuation Fees

†One free valuation accepted per application, per customer, when using our recommended surveyors. An Automated Valuation Model (AVM) may be used for suitable applications and the result is final.

These fees include VAT and are non-refundable.

The maximum property valuation we allow is £5,000,000.

New Build Warranty Providers

New Build applications are only available with the following warranty providers:

ABC+
Advantage Home Construction Insurance (HCI Limited)
Ark Residential New Build Latent Defects Insurance
Build Assure (New Homes Structural Defects Insurance)
Build Zone including Self-Build Zone (excluding self-builds under construction)
Building Life Plans (BLP) (excluding self-builds under construction)
CADIS New Build Warranty Scheme
Castle 10 / Checkmate
FMB Latent Defect Policy
Global Home Warranties Limited (10-year Structural Defects Insurance Policy)
HomeProof New Build 10 – changed (Formally AEDIS Group)
International Construction Warranties (ICW)
LABC
NHBC
One guarantee
Premier Guarantee – including Hallmark New Home Warranty
Protek New Homes Warranty
Q Assure (The Q Policy)

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