

2 Year Fixed Rate (NEW BUILD)	MF267_90NB	5.60%	Fixed	6.09%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF547_60	4.90%	Fixed	5.72%	60%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF548_75	5.04%	Fixed	5.77%	75%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF549_80	5.24%	Fixed	5.85%	80%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF550_85	5.44%	Fixed	5.93%	85%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF551_90	5.64%	Fixed	6.02%	90%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	3% of balance repaid during the fixed rate period

Remortgage

2 Year Variable Discount	MDNRJF_60 (csh) & MDNRJG_60 (leg)	2.23%	SVR -3.76%	5.47%	60%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRJH_75 (csh) & MDNRJI_75 (leg)	2.33%	SVR -3.66%	5.48%	75%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRHW_80 (csh) & MDNRHX_80 (leg)	2.43%	SVR -3.56%	5.50%	80%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRJK_85 (csh) & MDNRJL_85 (leg)	2.93%	SVR -3.06%	5.59%	85%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2

Remortgage

2 Year Fixed Rate	MFR2D4_60F (csh) & MFR2D5_60F (leg)	3.89%	Fixed	5.84%	60%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2E5_75F (csh) & MFR2E6_75F (leg)	4.24%	Fixed	5.91%	75%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2E3_80F(csh) & MFR2E4_80F (leg)	4.34%	Fixed	5.93%	80%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2E7_85F (csh) & MFR2E8_85F (leg)	4.64%	Fixed	5.98%	85%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2E9_60 (csh) & MFR2F1_60 (leg)	4.29%	Fixed	5.84%	60%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2F2_75 (csh) & MFR2F3_75 (leg)	4.44%	Fixed	5.87%	75%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2F4_80 (csh) & MFR2F5_80 (leg)	4.59%	Fixed	5.89%	80%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2F6_85 (csh) & MFR2F7_85 (leg)	4.79%	Fixed	5.93%	85%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period

5 Year Fixed Rate	MFR586_60 (csh) & MFR587_60 (leg)	4.90%	Fixed	5.57%	60%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR588_75 (csh) & MFR589_75 (leg)	5.04%	Fixed	5.65%	75%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR590_80 (csh) & MFR591_80 (leg)	5.24%	Fixed	5.75%	80%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR592_85 (csh) & MFR593_85 (leg)	5.44%	Fixed	5.86%	85%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	3% of balance repaid during the fixed rate period

Renovation Remortgage

2 Year Variable Discount (Renovation Remortgage)	MDNRR7_85	2.93%	SVR -3.06%	5.59%	85%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period. £250 cashback. Up to 3 stages permitted. Can advance up to 75% while work in progress. Available for Repayment only.	No	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Fixed Rate (Renovation Remortgage)	MFRR2B_85	4.74%	Fixed	5.92%	85%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. £250 cashback. Up to 3 stages permitted. Can advance up to 75% while work in progress. Available for Repayment only.	No	RMTG	3% of balance repaid during the fixed rate period
5 Year Fixed Rate (Renovation Remortgage)	MFR5A_85	5.44%	Fixed	5.86%	85%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. £250 cashback. Up to 3 stages permitted. Can advance up to 75% while work in progress. Available for Repayment only.	No	RMTG	3% of balance repaid during the fixed rate period

Self Build

3 Year Variable Discount	MDN3E4_60SB	5.23%	SVR -0.76%	6.03%	60%	£995	3 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	No	FTB / STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
3 Year Variable Discount	MDN3E5_80SB	5.73%	SVR -0.26%	6.16%	80%	£995	3 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	No	FTB / STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3

Product Notes

The above terms apply to all applications received from **14 September 2022**, which meet the Society's current lending criteria

The Standard Variable Rate; **5.99%** from **1 September 2022**.

Minimum advance £30,000 - Maximum advance £2,000,000 / Minimum purchase price £75,000

Max Advance on loans 80.01% to 85% LTV: £300k / Max Advance on loans 85.01% to 90% LTV: £275k / Max Advance on loans 90.01% to 95% LTV: £225k

Higher Lending Charge will not be levied to new borrowers up to **95%** LTV (inclusive) in cases which meet the Society's lending criteria in full

Product features: No extended tie in / Ability to make overpayments by making Capital Repayments. Capital Repayments up to 10% of mortgage balance permitted without Early Repayment Charge (ERC) per annum. (Minimum - £500)

Income Multiples (indicative only and subject to an affordability assessment). **Up to 80% LTV: Single X 4.25 Joint X 4.25 / Up to 90% LTV: Single X 4.00 Joint X 4.00 / Up to 95% LTV: Single X 3.75 Joint X 3.75**

Enhanced income multiples & minimum income requirement - In addition to the application passing our affordability assessment, we will allow an enhanced income multiple to be applied, where the following minimum income requirement is met:

Sole application – minimum income requirement - £40,000 pa / Joint application – minimum joint income requirement - £70,000 pa. Where an applicant is employed, the minimum income requirement is based on the basic gross salary only and does not permit overtime, bonuses etc. Where the applicant is self-employed, the minimum income is based on the most recent SA302 and Tax Year Overview. We will not accept projected income to meet a minimum income requirement.

Enhanced Income Multiples (indicative only and subject to an affordability assessment). **Up to 80% LTV: Single or Joint X 5.00 / Up to 85% LTV: Single or Joint X 4.75 / Up to 90% LTV: Single or Joint X 4.50 / Up to 95% LTV: Single or Joint X 3.90**

Maximum LTV 80% for Local Authority / Ex Local Authority properties / Maximum advance on Apartments restricted to 70% LTV

Valuation Fee Scale; **£0.00 - £300,000: Fee £245 £300,001 - £500,000: Fee £395 £500,001 + Fee £495**

Valuation Fee; Free Valuation products - one free standard valuation per applicant(s)

Green Mortgage; Copy of property EPC required, must be rated A or B and issued within last 10 years. Also available for new build.

Selected Remortgages products available on Interest Only - see individual products.

Remortgage - Free **Standard** Legal Fees when Society's nominated solicitor is used or £500 cashback if using own solicitor / Cashback (£500) will be issued by cheque one month after completion

Renovation Remortgage - this is our new Structural Home Improvement Remortgage product range - available for customers looking to remortgage and carry out structural home improvements at the same time.

Renovation Remortgage - Maximum LTV 85% - can advance up to 75% LTV while work is in progress. Up to 3 stage advances permitted. A final inspection is required.

Renovation Remortgage - £250 cashback payable 1 month after completion. Available for Repayment mortgages.

Arrangement Fees on loans up to 90% can be paid with application or can be added / Arrangement Fees on loans 90.01% to 95% to be paid with application.

Availability; FTB = First Time Buyer / STB = Second Time Buyer / RMTG = Remortgage

Interest Only lending Maximum LTV 75%. / Redemption Fees of £170 are applicable to all new mortgages

All Mortgages payments are to be paid by Direct Debit from a UK Bank Account. Completion of the Mortgage will not take place until a completed Direct Debit Instruction has been received by the Society.

The Society only lends on properties in Northern Ireland

Terms & Conditions detailed on our website: www.theprogressive.com

Progressive Building Society Other Products - 14 September 2022

Product	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee (Refer to Notes)	Product Features	HLC	Availability	Early Repayment Charge
Northern Ireland Co-Ownership Scheme												
Northern Ireland Co-Ownership Scheme 2 Year Variable Discount	MDNCO8_95	2.23%	SVR -3.76%	5.41%	95%	£0	2 years	Free Valuation	95% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. The interest rate payable will not go below a floor of 0.50% during the initial discounted period. Not Available for existing / former NIHE properties.	No	FTB / STB	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme 2 Year Fixed Rate	MFCO25_95	4.35%	Fixed	5.86%	95%	£0	2 years	Free Valuation	95% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Not Available for existing / former NIHE properties.	No	FTB / STB	3% of balance repaid during the fixed rate period
Foreign Currency (house purchase)												
Foreign Currency 2 Year Variable Discount	MDFC37_75	2.33%	SVR -3.66%	5.43%	75%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	No	FTB / STB	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC38_90	3.68%	SVR -2.31%	5.69%	90%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	No	FTB / STB	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (remortgage)												
Foreign Currency 2 Year Variable Discount	MDFC39_75 (csh) & MDFC40_75 (leg)	2.33%	SVR -3.66%	5.48%	75%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC41_85 (csh) & MDFC42_85 (leg)	2.93%	SVR -3.06%	5.59%	85%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (self build)												
Foreign Currency 3 Year Variable Discount	MDF310_60SB	5.23%	SVR -0.76%	6.03%	60%	£995	3 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	No	FTB / STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
Foreign Currency 3 Year Variable Discount	MDF311_80SB	5.73%	SVR -0.26%	6.16%	80%	£995	3 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	No	FTB / STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3

Product Notes

The above terms apply to all applications received from **14 September 2022**, which meet the Society's current lending criteria

The Standard Variable Rate; **5.99%** from **1 September 2022**.

Minimum advance £30,000 - Maximum advance £2,000,000 / Minimum purchase price £75,000

Max Advance on loans 80.01% to 85% LTV: £300k / Max Advance on loans 85.01% to 90% LTV: £275k / Max Advance on loans 90.01% to 95% LTV: £225k

Product features: No extended tie in / Ability to make overpayments by making Capital Repayments. Capital Repayments up to 10% of mortgage balance permitted without Early Repayment Charge (ERC) per annum. (Minimum - £500)

Income Multiples (indicative only and subject to an affordability assessment). **Up to 80% LTV: Single X 4.25 Joint X 4.25 / Up to 90% LTV: Single X 4.00 Joint X 4.00 / Up to 95% LTV: Single X 3.75 Joint X 3.75**

Enhanced income multiples & minimum income requirement - In addition to the application passing our affordability assessment, we will allow an enhanced income multiple to be applied, where the following minimum income requirement is met:

Sole application - minimum income requirement - £40,000 pa / Joint application - minimum joint income requirement - £70,000 pa. Where an applicant is employed, the minimum income requirement is based on the basic gross salary only and does not permit overtime, bonuses etc. Where the applicant is self-employed, the minimum income is based on the most recent SA302 and Tax Year Overview. We will not accept projected income to meet a minimum income requirement.

Enhanced Income Multiples (indicative only and subject to an affordability assessment). **Up to 80% LTV: Single or Joint X 5.00 / Up to 85% LTV: Single or Joint X 4.75 / Up to 90% LTV: Single or Joint X 4.50 / Up to 95% LTV: Single or Joint X 3.90**

Maximum LTV 80% for Local Authority / Ex Local Authority properties / Maximum advance on Apartments restricted to 70% LTV

Valuation Fee Scale; **£0.00 - £300,000: Fee £245 £300,001 - £500,000: Fee £395 £500,001 + Fee £495**

Valuation Fee; Free Valuation products - one free standard valuation per applicant(s)

Arrangement Fees on loans up to 90% can be paid with application or can be added / Arrangement Fees on loans 90.01% to 95% to be paid with application.

Availability; FTB = First Time Buyer / STB = Second Time Buyer

Family Assist criteria; Maximum LTV 95%; Family Savings used to help purchaser secure a mortgage; Deposit from borrower and family savings to be at least **10%** of purchase price / value;

Family Assist criteria; Direct Debit payments only; Family savings held in account for **2 year term**; Saver to obtain independent legal advice; A Guarantee and Charge is taken over the savings account; Savings and Interest returned to Saver subject to mortgage performance;

Family Assist criteria; Available to FTB and STB; Not available for self build; All borrowers must reside and property is to be main residence; Minimum Age 18; Minimum Purchase/Valuation £75,000

Family Assist criteria; Eligible family members for savings account - child, step-child, spouse, civil partner, parent, brother, sister, grandparent or grandchild / see full Terms and Conditions of Family Assist Savings Account

Foreign Currency definition; Available for borrowers whose income to pay the mortgage is earned in Euro or US Dollar or Assets for a repayment strategy is held in Euro or US Dollar.

Foreign Currency eligibility; The Society will accept one of the two foreign currencies per application (e.g. the Society will accept an application in Sterling and Euro, or Sterling and US Dollar, but cannot accept an application with both Euro and US Dollar). A foreign

currency income or a foreign currency asset can be accepted, not both. Foreign Currency products cannot be processed online.

All Mortgages payments are to be paid by Direct Debit from a UK Bank Account. Completion of the Mortgage will not take place until a completed Direct Debit Instruction has been received by the Society.

Interest Only lending Maximum LTV 75% / Redemption Fees of £170 are applicable to all new mortgages

The Society only lends on properties in Northern Ireland / Terms & Conditions detailed on our website: www.theprogressive.com

Progressive Building Society Existing Customer Mortgage Products - 14 September 2022

Product	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee	Product Features	HLC	Availability	Early Repayment Charge
Variable Rate Mortgages for Existing Customer / Product Switch												
2 Year Variable Discount	MDR201_60	2.23%	SVR -3.76%	5.13%	up to 60%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2N1_75	2.43%	SVR -3.56%	5.18%	up to 75%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2O3_80	2.53%	SVR -3.46%	5.21%	up to 80%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2O8_85	3.09%	SVR -2.90%	5.36%	up to 85%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2O5_90	3.19%	SVR -2.80%	5.38%	up to 90%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
3 Year Variable Discount	MDR3I7_60	2.23%	SVR -3.76%	4.08%	up to 60%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
3 Year Variable Discount	MDR3I8_75	2.43%	SVR -3.56%	4.19%	up to 75%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
3 Year Variable Discount	MDR3J3_80	2.53%	SVR -3.46%	4.25%	up to 80%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
3 Year Variable Discount	MDR3J4	3.19%	SVR -2.80%	4.60%	over 80%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
Fixed Rate Mortgages for Existing Customer / Product Switch												
2 Year Fixed Rate	MFP228_60	3.99%	Fixed	5.74%	up to 60%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP255_75	4.15%	Fixed	5.78%	up to 75%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP256_80	4.24%	Fixed	5.79%	up to 80%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP249_85	4.39%	Fixed	5.83%	up to 85%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP257_90	4.49%	Fixed	5.85%	up to 90%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP258	5.09%	Fixed	5.97%	over 90%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP344_60	4.19%	Fixed	5.61%	up to 60%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP345_75	4.25%	Fixed	5.62%	up to 75%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP346_80	4.34%	Fixed	5.65%	up to 80%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP347_85	4.49%	Fixed	5.70%	up to 85%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP348_90	4.59%	Fixed	5.73%	up to 90%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFP543_60	4.50%	Fixed	5.39%	up to 60%	£0	5 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFP544_75	4.59%	Fixed	5.44%	up to 75%	£0	5 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFP545_80	4.75%	Fixed	5.52%	up to 80%	£0	5 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period

5 Year Fixed Rate	MFP546_85	4.90%	Fixed	5.59%	up to 85%	£0	5 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
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Variable Rate Mortgages for Existing Customer / Further Advance

5 Year Variable Rate	MDR5F2	4.24%	SVR -1.75%	5.33%	up to 85%	£250	5 years	Free	Ability to switch to a new product when current deal on mortgage expires. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	None
5 Year Variable Rate (Carbon Reduction)	MDR5F3	3.49%	SVR -2.50%	4.95%	up to 85%	£250	5 years	Free	Ability to switch to a new product when current deal on mortgage expires. The interest rate payable will not go below a floor of 0.50% during the initial discounted period.	n/a	Existing Customers	None

Product Notes

The above terms apply to all applications received from **14 September 2022**, which meet the Society's current lending criteria

The Standard Variable Rate; **5.99%** from **1 September 2022**.

Further Advance - max 85% LTV% for home improvements / Max LTV% for debt consolidation or other reasons 75%. Further Advance rate will be renegotiated when current deal on mortgage expires (no ERC applies).

Carbon Reduction Further Advance - max 85% LTV% for carbon reduction improvements / Further Advance rate will be renegotiated when current deal on mortgage expires (no ERC applies).

Carbon Reduction Further Advance - 50% of the loan must be used for carbon reduction improvements. Quotes/invoices/ completion certificates are required to evidence the carbon reduction spending. Borrowers must reside in property.

Capital Repayments up to 10% of mortgage balance permitted without Early Repayment Charge (ERC) per annum. (Minimum - £500). Interest Only lending Maximum LTV 75%.

Terms & Conditions detailed on our website: www.theprogressive.com