Progressive Building Society Mortgage Products - 12 May 2025													
Product	Product Code	Rate	Rate	APRC	Max LTV	Arrangement	End Date	Valuation Fee (Refer to Notes)	Product Features	HLC	Availability		Early Repayment Charge
First Time Buyer or Home M	over		Description			166		(Nelei to Notes)					
2 Year Variable Discount	MDN2U9_60F	4.29%	SVR less 3.70%	7.67%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2U9_75F	4.29%	SVR less 3.70%	7.67%	75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
First Time Buyer or Home M	over				-					_			
2 Year Variable Discount (GREEN MORTGAGE)	MDN2V5_60G	4.49%	SVR less 3.50%	7.64%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period. EPC certificate A or B required.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount (GREEN MORTGAGE)	MDN2V5_75G	4.49%	SVR less 3.50%	7.64%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period. EPC certificate A or B required.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2V2_60	4.59%	SVR less 3.40%	7.66%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2V2_75	4.59%	SVR less 3.40%	7.66%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2X3_80	4.84%	SVR less 3.15%	7.71%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2AH_85	5.02%	SVR less 2.97%	7.74%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2AJ_90	5.37%	SVR less 2.62%	7.80%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2AL_95	5.84%	SVR less 2.15%	7.89%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
First time buyer or home mo	over												
2 Year Fixed Rate	MF2050_60	3.99%	Fixed	7.62%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2116_75	4.20%	Fixed	7.65%	75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2046_80	4.24%	Fixed	7.66%	80%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2117_85	4.26%	Fixed	7.66%	85%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2118_90	4.45%	Fixed	7.70%	90%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2107_95	4.80%	Fixed	7.76%	95%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. Arrangement fee to be paid upfront (cannot be added to loan).	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
								Free Valuation. £100					3% of balance repaid during the fixed rate
2 Year Fixed Rate	MFX2D1_60	4.25%	Fixed	7.60%	60%	£0	2 years	Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	period
2 Year Fixed Rate	MFX2D2_75	4.45%	Fixed	7.64%	75%	£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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX287_80	4.49%	Fixed	7.64%	80%	£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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX2D3_85	4.50%	Fixed	7.65%	85%	£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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX2D4_90	4.58%	Fixed	7.66%	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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX279_95	4.99%	Fixed	7.73%	95%	£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	Base	3% of balance repaid during the fixed rate period

5 Year Fixed Rate	MF5008_80	4.29%	Fixed	6.80%	80%	£995	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFX534_60	4.29%	Fixed	6.73%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFX588_75	4.56%	Fixed	6.83%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFX588_80	4.56%	Fixed	6.83%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFX589_85	4.58%	Fixed	6.84%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFX539_90	4.59%	Fixed	6.85%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFX590_95	5.15%	Fixed	7.07%	95%	£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	Base	3% of balance repaid during the fixed rate period
Remortgage													
2 Year Variable Discount	MDNRKI_60F (csh) & MDNRKJ_60F (leg)	4.29%	SVR less 3.70%	7.46%	60%	£995	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRKI_75F (csh) & MDNRKJ_75F (leg)	4.29%	SVR less 3.70%	7.46%	75%	£995	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage													
2 Year Variable Discount	MDNRKM_60 (csh) & MDNRKN_60 (leg)	4.59%	SVR less 3.40%	7.43%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRKR_75 (csh) & MDNRKS_75 (leg)	4.69%	SVR less 3.30%	7.46%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRPF_80 (csh) & MDNRPG_80 (leg)	4.84%	SVR less 3.15%	7.49%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRPH_85 (csh) & MDNRPI_85 (leg)	5.02%	SVR less 2.97%	7.54%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRPJ_90 (csh) & MDNRPK_90 (leg)	5.37%	SVR less 2.62%	7.62%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage													
2 Year Fixed Rate	MFR2AJ_60F (csh) & MFR2AK_60F (leg)	4.10%	Fixed	7.55%	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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2S9_75F (csh) & MFR2T1_75F (leg)	4.50%	Fixed	7.63%	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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2AA_80F (csh) & MFR2AB_80F (leg)	4.56%	Fixed	7.64%	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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2V2_85F (csh) & MFR2V3_85F (leg)	4.75%	Fixed	7.68%	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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2T4_90F (csh) & MFR2T5_90F (leg)	4.95%	Fixed	7.72%	90%	£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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2T2_60 (csh) & MFR2T3_60 (leg)	4.55%	Fixed	7.55%	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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2V2_75 (csh) & MFR2V3_75 (leg)	4.75%	Fixed	7.59%	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	Base	3% of balance repaid during the fixed rate period

2 Year Fixed Rate	MFR2T4_80 (csh) & MFR2T5_80 (leg)	4.95%	Fixed	7.63%	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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2T4_85 (csh) & MFR2T5_85 (leg)	4.95%	Fixed	7.63%	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	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2K2_90 (csh) & MFR2K3_90 (leg)	4.99%	Fixed	7.64%	90%	£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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5H2_60 (csh) & MFR5H3_60 (leg)	4.38%	Fixed	6.87%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5H4_75 (csh) & MFR5H5_75 (leg)	4.63%	Fixed	6.96%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5G7_80 (csh) & MFR5G8_80 (leg)	4.75%	Fixed	7.01%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5A5_85 (csh) & MFR5A6_85 (leg)	4.99%	Fixed	7.10%	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	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5A7_90 (csh) & MFR5A8_90 (leg)	5.20%	Fixed	7.17%	90%	£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	Base	3% of balance repaid during the fixed rate period
Renovation Remortgage													
2 Year Variable Discount (Renovation Remortgage)	MDNRRH_85	5.39%	SVR less 2.60%	7.63%	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 2.00% 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	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Fixed Rate (Renovation Remortgage)	MFRR2U_85	5.75%	Fixed	7.87%	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	Base	3% of balance repaid during the fixed rate period
Self Build													
3 Year Variable Self Build	MDN3G7_60SB	6.24%	SVR less 1.75%	7.80%	60%	£1,495	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 2.00% during the initial discounted period.	No	FTB / STB	Base	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
3 Year Variable Self Build	MDN3G8_80SB	6.74%	SVR less 1.25%	7.96%	80%	£1,495	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 2.00% during the initial discounted period.	No	FTB / STB	Base	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 12 May 2025, which meet the Society's current lending criteria
The Standard Variable Rate (SVR); 7.99% from 1st March 2025.
Minimum advance £30,000 - Maximum advance £2,000,000 / Minimum purchase price £75,000
Max Advance on loans 80.01% to 85% LTV: £650k / Max Advance on loans 85.01% to 90% LTV: £475k / Max Advance on loans 90.01% to 95% LTV: £275k
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 5.00 Joint X 5.00 / Up to 85%: Single X 4.75 Joint X 4.75 / Up to 90% LTV: Single X 4.50 Joint X 4.50 / Up to 95% LTV: Single X 3.90 Joint X 3.90
Maximum LTV 90% for Local Authority / Ex Local Authority properties / Maximum advance on Apartments restricted to 80% LTV
Valuation Fee Scale; £0.0 - £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.
Holiday Homes - All new and existing customers can avail of the above House Purchase products up to a max LTV of 80% to purchase a holiday home. Interest only is allowed subject to an acceptable repayment strategy. Products are for house purchase only.
Holiday Homes - A fee of £495 is applicable for new customers (can be added to loan). This charge will not apply to existing borrowers.
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 to bank account 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
Please note that expired Offers may be extended once, provided required documentation/information is obtained. Offers cannot be extended more than once.
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 - 12 May 2025													
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 Schem	e												
Northern Ireland Co-Ownership Scheme 2 Year Variable Discount	MDNND9_95	4.94%	SVR less 3.05%	7.72%	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 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme 2 Year Variable Discount	MDNNE1_100	5.00%	SVR less 2.99%	7.73%	100%	£0	2 years	Free Valuation	100% 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 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Schem	e												
Northern Ireland Co-Ownership Scheme 2 Year Fixed Rate	MFCO30_95	5.45%	Fixed	7.73%	95%	£0	2 years	Free Valuation	95% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme 2 Year Fixed Rate	MFCO42_100	5.50%	Fixed	7.74%	100%	£0	2 years	Free Valuation	100% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme 5 Year Fixed Rate	MFCO43_95	4.65%	Fixed	6.91%	95%	£0	5 years	Free Valuation	95% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme 5 Year Fixed Rate	MFCO44_100	4.70%	Fixed	6.93%	100%	£0	5 years	Free Valuation	100% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co-O	Ownership Scheme												
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Variable Discount	MDFCN7_95	4.94%	SVR less 3.05%	7.72%	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 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Variable Discount	MDFCN8_100	5.00%	SVR less 2.99%	7.73%	100%	£0	2 years	Free Valuation	100% 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 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency Northern Ireland Co-C	Ownership Scheme												
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Fixed Rate	MFFCN4_95	5.45%	Fixed	7.73%	95%	£0	2 years	Free Valuation	95% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Fixed Rate	MFFCNC_100	5.50%	Fixed	7.74%	100%	£0	2 years	Free Valuation	100% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co Ownership Scheme 5 Year Fixed Rate	MFFCND_95	4.65%	Fixed	6.91%	95%	£0	5 years	Free Valuation	95% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co Ownership Scheme 5 Year Fixed Rate	MFFCNE_100	4.70%	Fixed	6.93%	100%	£0	5 years	Free Valuation	100% Equity Purchase. Mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period
Foreign Currency (house purchase)										_			
Foreign Currency 2 Year Variable Discount	MDFC61_60F	4.29%	SVR less 3.70%	7.67%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC61_75F	4.29%	SVR less 3.70%	7.67%	75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (house purchase)										_			
Foreign Currency 2 Year Variable Discount	MDFC69_60	4.59%	SVR less 3.40%	7.66%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC69_75	4.59%	SVR less 3.40%	7.66%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC96_80	4.84%	SVR less 3.15%	7.71%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2

Foreign Currency 2 Year Variable Discount	MDFCM4_85	5.02%	SVR less 2.97%	7.74%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCM5_90	5.37%	SVR less 2.62%	7.80%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCO2_95	5.84%	SVR less 2.15%	7.89%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	No	FTB / STB	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (house purchase)					_								
Foreign Currency 2 Year Fixed Rate	MFFCK1_60	4.25%	Fixed	7.60%	60%	£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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCK2_75	4.45%	Fixed	7.64%	75%	£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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCK3_80	4.49%	Fixed	7.64%	80%	£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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCK4_85	4.50%	Fixed	7.65%	85%	£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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCK5_90	4.58%	Fixed	7.66%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFC91_95	4.99%	Fixed	7.73%	95%	£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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency (house purchase)													
Foreign Currency 5 Year Fixed Rate	MFFC5A_60	4.29%	Fixed	6.73%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC6G_75	4.56%	Fixed	6.83%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC6G_80	4.56%	Fixed	6.83%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC6H_85	4.58%	Fixed	6.84%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC5B_90	4.59%	Fixed	6.85%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC6I_95	5.15%	Fixed	7.07%	95%	£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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency (remortgage)													
Foreign Currency 2 Year Variable Discount	MDFC63_60F (csh) & MDFC64_60F (leg)	4.29%	SVR less 3.70%	7.46%	60%	£995	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC63_75F (csh) & MDFC64_75F (leg)	4.29%	SVR less 3.70%	7.46%	75%	£995	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (remortgage)													
Foreign Currency 2 Year Variable Discount	MDFC65_60 (csh) & MDFC66_60 (leg)	4.59%	SVR less 3.40%	7.43%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCL9_75 (csh) & MDFCM1_75 (leg)	4.69%	SVR less 3.30%	7.46%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2

Foreign Currency 2 Year Variable Discount	MDFCA2_80 (csh) & MDFCA3_80 (leg)	4.84%	SVR less 3.15%	7.49%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCM7_85 (csh) & MDFCM8_85 (leg)	5.02%	SVR less 2.97%	7.54%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCM9_90 (csh) & MDFCO1_90 (leg)	5.37%	SVR less 2.62%	7.62%	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 2.00% during the initial discounted period. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (remortgage)													
Foreign Currency 2 Year Fixed Rate	MFFCK6_60 (csh) & MFFCK7_60 (leg)	4.55%	Fixed	7.55%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFC97_75 (csh) & MFFC98_75 (leg)	4.75%	Fixed	7.59%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCK8_80 (csh) & MFFCK9_80 (leg)	4.95%	Fixed	7.63%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCK8_85 (csh) & MFFCK9_85 (leg)	4.95%	Fixed	7.63%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCE4_90 (csh) & MFFCE5_90 (leg)	4.99%	Fixed	7.64%	90%	£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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency (remortgage)													
Foreign Currency 5 Year Fixed Rate	MFFC6C_60 (csh) & MFFC6D_60 (leg)	4.38%	Fixed	6.87%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC6E_75 (csh) & MFFC6F_75 (leg)	4.63%	Fixed	6.96%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC5X_80 (csh) & MFFC5Y_80 (leg)	4.75%	Fixed	7.01%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC5M_85 (csh) & MFFC5N_85 (leg)	4.99%	Fixed	7.10%	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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC5O_90 (csh) & MFFC5P_90 (leg)	5.20%	Fixed	7.17%	90%	£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	Based o	3% of balance repaid during the fixed rate period
Foreign Currency (self build)													
Foreign Currency 3 Year Self Build	MDF332_60SB	6.24%	SVR less 1.75%	7.80%	60%	£1,495	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 2.00% during the initial discounted period.	No	FTB / STB	Based o	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 Self Build	MDF333_80SB	6.74%	SVR less 1.25%	7.96%	80%	£1,495	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 2.00% during the initial product period.	No	FTB / STB	Based o	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 12 May 2025, which meet the Society's current lending criteria
The Standard Variable Rate (SVR); 7.99% from 1st March 2025.
Minimum advance £30,000 - Maximum advance £2,000,000 / Minimum purchase price £75,000
Max Advance on loans 80.01% to 85% LTV: £650k / Max Advance on loans 85.01% to 90% LTV: £475k / Max Advance on loans 90.01% to 95% LTV: £275k
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 5.00 Joint X 5.00 / Up to 85%: Single X 4.75 Joint X 4.75 / Up to 90% LTV: Single X 4.50 Joint X 4.50 / Up to 95% LTV: Single X 3.90 Joint X 3.90
Maximum LTV 90% for Local Authority / Ex Local Authority properties / Maximum advance on Apartments restricted to 80% 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)
Holiday Homes - All new and existing customers can avail of the above House Purchase products up to a max LTV of 80% to purchase a holiday home. Interest only is allowed subject to an acceptable repayment strategy. Products are for house purchase only.
Holiday Homes - A fee of £495 is applicable for new customers (can be added to loan). This charge will not apply to existing borrowers.
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 to bank account one month after completion
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.

			Progre	ssive B	Building S	Society	Exist	ting Cust	omer Mortgage Products	- 12 May 2025	5			
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 Ex	isting Customer / Prod	uct Switch	•											
2 Year Variable Discount	MDR2X1_60	4.62%	SVR less 3.37%	7.25%	up to 60%	£0	2 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2X2_75	4.72%	SVR less 3.27%	7.28%	up to 75%	£0	2 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2X3_80	4.87%	SVR less 3.12%	7.33%	up to 80%	£0	2 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2X4_85	5.05%	SVR less 2.94%	7.38%	up to 85%	£0	2 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	.0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2X5_90	5.40%	SVR less 2.59%	7.49%	up to 90%	£0	2 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
3 Year Variable Discount	MDR3Q6_60	4.62%	SVR less 3.37%	5.27%	up to 60%	£0	3 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	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	MDR3Q7_75	4.72%	SVR less 3.27%	5.36%	up to 75%	£0	3 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	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	MDR3Q8_80	5.00%	SVR less 2.99%	5.60%	up to 80%	£0	3 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	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	MDR3Q9	5.35%	SVR less 2.64%	5.91%	over 80%	£0	3 years	n/a	Mortgage balance can be reduced by up to 1 interest rate payable will not go below a floor o discounted period.	.0% without ERC. The f 2.00% during the initial	n/a	Existing Customers	Based o	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 Existi	ng Customer / Product	Switch												
2 Year Fixed Rate	MFP2D4_60	4.55%	Fixed	7.63%	up to 60%	£0	2 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP2C3_75	4.75%	Fixed	7.66%	up to 75%	£0	2 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	s% of balance repaid during the fixed
2 Year Fixed Rate	MFP2C2_80	4.95%	Fixed	7.70%	up to 80%	£0	2 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP2C2_85	4.95%	Fixed	7.70%	up to 85%	£0	2 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP272_90	4.99%	Fixed	7.71%	up to 90%	£0	2 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP2D5	5.32%	Fixed	7.77%	over 90%	£0	2 years	n/a	Mortgage balance can be reduced by up to	10% without ERC.	n/a	Existing Customers	Based o	rate period
3 Year Fixed Rate	MFP3C5_60	4.55%	Fixed	6.80%	up to 60%	£0	3 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP3C6_75	4.71%	Fixed	6.87%	up to 75%	£0	3 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP369_80	4.94%	Fixed	6.97%	up to 80%	£0	3 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP3C7_85	5.26%	Fixed	7.10%	up to 85%	£0	3 years	n/a	Mortgage balance can be reduced by up to	o 10% without ERC.	n/a	Existing Customers	Based o	rate period
3 Year Fixed Rate	MFP3C8_90	5.40%	Fixed	7.16%	up to 90%	£0	3 years	n/a	Mortgage balance can be reduced by up to	o 10% without ERC.	n/a	Existing Customers	Based o	rate period
5 Year Fixed Rate	MFP586_60	4.38%	Fixed	6.52%	up to 60%	£0	5 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFP587_75	4.63%	Fixed	6.64%	up to 75%	£0	5 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFP588_80	4.78%	Fixed	6.71%	up to 80%	£0	5 years	n/a	Mortgage balance can be reduced by up to	o 10% without ERC.	n/a	Existing Customers	Based o	rate period
5 Year Fixed Rate	MFP589_85	5.12%	Fixed	6.87%	up to 85%	£0	5 years	n/a	Mortgage balance can be reduced by up to	0 10% without ERC.	n/a	Existing Customers	Based o	rate period

Variable Rate Mortgages for Existing	customer /	Buy to Let	/ NICO	(not available online

2 Year Variable Discount (Buy to Let)	MDR2R8_BTL	6.49%	SVR less 1.50%	7.82%	-	£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 2.00% during the initial discounted period.	n/a	Existing Customers	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount (NICO)	MDR2W1_NICO	4.75%	SVR less 3.24%	7.29%	•	£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 2.00% during the initial discounted period.	n/a	Existing Customers	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Fixed Rate (NICO)	MFP2B6_NICO	5.50%	Fixed	7.81%	-	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based o	3% of balance repaid during the fixed rate period
Variable Rate Mortgages for Ex	isting Customer / Furth	ner Advance	e (not available o	nline)									
5 Year Variable Rate	MDR5FI_90	5.04%	SVR less 2.95%	6.77%	up to 90%	£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 2.00% during the initial discounted period.	n/a	Existing Customers	Based o	None
2 Year Fixed Rate (Energy Efficient)	MFPFA0_90	0.00%	Fixed	6.49%	up to 90%	£250	2 years	Free	n/a	n/a	Existing Customers	Based o	None
Product Notes													
The above terms apply to all appl	e above terms apply to all applications received from 12 May 2025, which meet the Society's current lending criteria												

The above terms apply to an applications received non-12 way 2023, which meet the society's cur

The Standard Variable Rate (SVR); 7.99% from 1st March 2025.

Further Advance - max 90% 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).

Energy Efficient Additional Borrowing - max 90% LTV% for energy efficient improvements

Energy Efficient Additional Borrowing - Can borrow between £3,000 & £15,000. Quotes/invoices/ completion certificates are required to evidence the carbon reduction spending. Borrowers must reside in property.

Energy Efficient Additional Borrowing - Only one application for energy efficient product up to £15k is permitted during the life of the mortgage/borrower can apply for a combination of the Further Advance and Energy Efficient products

Holiday Homes - Existing customers who have a full deal on their residential mortgage can also have a full deal on their holiday home. Existing borrowers coming to the end of their holiday home deal can avail of a full product from the products switch rates above.

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

Please note that expired Offers may be extended once, provided required documentation/information is obtained. Offers cannot be extended more than once.

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