

Progressive Building Society Mortgage Products 23 February 2026

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
First Time Buyer or Home Mover												
2 Year Variable Discount	MDN2AN_60F	3.95%	SVR less 3.29%	6.85%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MDN2AN_75F	3.95%	SVR less 3.29%	6.85%	75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 Mover												
2 Year Variable Discount (GREEN MORTGAGE)	MDN2AW_60G	4.10%	SVR less 3.14%	6.82%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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)	MDN2AW_75G	4.10%	SVR less 3.14%	6.82%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MDN2AX_60	4.15%	SVR less 3.09%	6.83%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MDN2AX_75	4.15%	SVR less 3.09%	6.83%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MDN2AX_80	4.15%	SVR less 3.09%	6.83%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MDN2AX_85	4.15%	SVR less 3.09%	6.83%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MDN2AY_90	4.35%	SVR less 2.89%	6.87%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MDN2W9_95	4.74%	SVR less 2.50%	6.95%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 Mover - Affordability Booster / Joint Mortgage Sole Proprietor (JMSP)												
2 Year Variable Discount (Affordability Booster)	MDN2AP_60AB	4.65%	SVR less 2.59%	6.93%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (JMSP). The 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 (Affordability Booster)	MDN2AP_75AB	4.65%	SVR less 2.59%	6.93%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (JMSP). The 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 (Affordability Booster)	MDN2AP_80AB	4.65%	SVR less 2.59%	6.93%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (JMSP). The 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 (Affordability Booster)	MDN2AP_85AB	4.65%	SVR less 2.59%	6.93%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (JMSP). The 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 mover												
2 Year Fixed Rate	MF2129_60	3.70%	Fixed	6.92%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Base 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2129_75	3.70%	Fixed	6.92%	75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Base 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2129_80	3.70%	Fixed	6.92%	80%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Base 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2129_85	3.70%	Fixed	6.92%	85%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Base 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2121_90	4.00%	Fixed	6.97%	90%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Base 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX2E8_60	3.95%	Fixed	6.91%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Base 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX2E8_75	3.95%	Fixed	6.91%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MFX2E8_80	3.95%	Fixed	6.91%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MFX2E8_85	3.95%	Fixed	6.91%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MFX2E6_90	4.16%	Fixed	6.94%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MFX2E7_95	4.53%	Fixed	7.01%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MFS013_80	3.95%	Fixed	6.20%	80%	£995	5 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MF599_60	4.05%	Fixed	6.17%	60%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MF599_75	4.05%	Fixed	6.17%	75%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MF599_80	4.05%	Fixed	6.17%	80%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MF599_85	4.05%	Fixed	6.17%	85%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MF598_90	4.12%	Fixed	6.20%	90%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The 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	MF542_95	4.54%	Fixed	6.37%	95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
First Time Buyer or Home Mover - Affordability Booster / Joint Mortgage Sole Proprietor (JMSP)													
2 Year Fixed Rate (Affordability Booster)	MF2D2_85AB	4.45%	Fixed	6.99%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (JMSP). The 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	MDNRPR_60F (csh) & MDNRPS_60F (leg)	4.05%	SVR less 3.19%	6.85%	60%	£995	2 years	Free Valuation	The 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	MDNRPR_75F (csh) & MDNRPS_75F (leg)	4.05%	SVR less 3.19%	6.85%	75%	£995	2 years	Free Valuation	The 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	MDNRPN_60 (csh) & MDNRPO_60 (leg)	4.35%	SVR less 2.89%	6.84%	60%	£0	2 years	Free Valuation	The 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	MDNRPN_75 (csh) & MDNRPO_75 (leg)	4.35%	SVR less 2.89%	6.84%	75%	£0	2 years	Free Valuation	The 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	MDNROX_80 (csh) & MDNROY_80 (leg)	4.44%	SVR less 2.80%	6.86%	80%	£0	2 years	Free Valuation	The 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	MDNRK2_85 (csh) & MDNRLA_85 (leg)	4.49%	SVR less 2.75%	6.87%	85%	£0	2 years	Free Valuation	The 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	MDNRPV_90 (csh) & MDNRPW_90 (leg)	4.74%	SVR less 2.50%	6.92%	90%	£0	2 years	Free Valuation	The 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	MFR2BA_60F (csh) & MFR2BB_60F (leg)	4.00%	Fixed	6.90%	60%	£995	2 years	Free Valuation	The 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	MFR2BA_75F (csh) & MFR2BB_75F (leg)	4.00%	Fixed	6.90%	75%	£995	2 years	Free Valuation	The 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	MFR2BC_80F (csh) & MFR2BD_80F (leg)	4.05%	Fixed	6.91%	80%	£995	2 years	Free Valuation	The 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	MFR2BC_85F (csh) & MFR2BD_85F (leg)	4.05%	Fixed	6.91%	85%	£995	2 years	Free Valuation	The 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	MFR2BE_90F (csh) & MFR2BF_90F (leg)	4.35%	Fixed	6.97%	90%	£995	2 years	Free Valuation	The 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
Remortgage													
2 Year Fixed Rate	MFR2AT_60 (csh) & MFR2AU_60 (leg)	4.20%	Fixed	6.86%	60%	£0	2 years	Free Valuation	The 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	MFR2AT_75 (csh) & MFR2AU_75 (leg)	4.20%	Fixed	6.86%	75%	£0	2 years	Free Valuation	The 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	MFR2AT_80 (csh) & MFR2AU_80 (leg)	4.20%	Fixed	6.86%	80%	£0	2 years	Free Valuation	The 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	MFR2AT_85 (csh) & MFR2AU_85 (leg)	4.20%	Fixed	6.86%	85%	£0	2 years	Free Valuation	The 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_90 (csh) & MFR2T3_90 (leg)	4.55%	Fixed	6.93%	90%	£0	2 years	Free Valuation	The 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	MFR5K4_60 (csh) & MFR5K5_60 (leg)	4.10%	Fixed	5.84%	60%	£0	5 years	Free Valuation	The 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	MFR5K4_75 (csh) & MFR5K5_75 (leg)	4.10%	Fixed	5.84%	75%	£0	5 years	Free Valuation	The 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	MFR5K4_80 (csh) & MFR5K5_80 (leg)	4.10%	Fixed	5.84%	80%	£0	5 years	Free Valuation	The 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	MFR574_85 (csh) & MFR575_85 (leg)	4.20%	Fixed	5.89%	85%	£0	5 years	Free Valuation	The 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	MFR5K6_90 (csh) & MFR5K7_90 (leg)	4.55%	Fixed	6.07%	90%	£0	5 years	Free Valuation	The 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)	MDNRRU_85	5.45%	SVR less 1.79%	7.08%	85%	£0	2 years	Free Valuation	The 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)	MFRRZY_85	5.45%	Fixed	7.11%	85%	£0	2 years	Free Valuation	The 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	MDN3G9_60SB	5.54%	SVR less 1.70%	7.08%	60%	£1,495	3 years	Free Valuation	The 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	MDN3H1_80SB	6.04%	SVR less 1.20%	7.23%	80%	£1,495	3 years	Free Valuation	The 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 Fixed Rate Self Build	MFSB01_60SB	4.99%	Fixed	6.76%	60%	£1,495	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
3 Year Fixed Rate Self Build	MFSB02_80SB	5.49%	Fixed	7.01%	80%	£1,495	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Base	3% of balance repaid during the fixed rate period

Buy to Renovate (House Purchase)

2 Year Variable Discount (Buy to Renovate)	MDBR01_90	5.45%	SVR less 1.79%	7.16%	90%	£995	2 years	Free Valuation.	The 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. Up to 4 stages permitted. Max LTV at purchase is 80% of purchase price, max LTV at completion is 90% of completed value.	No	FTB / STB	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Fixed Rate (Buy to Renovate)	MFBRO1_90	5.45%	Fixed	7.23%	90%	£995	2 years	Free Valuation.	The mortgage balance can be reduced by up to 10% without ERC. Up to 4 stages permitted. Max LTV at purchase is 80% of purchase price, max LTV at completion is 90% of completed value.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period

Product Notes

The above terms apply to all applications received from **23 February 2026**, which meet the Society's current lending criteria

The Standard Variable Rate (SVR): 7.24% from 1st February 2026.

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

Max Advance on loans 0.01% to 80% LTV: £2m / Max Advance on loans 80.01% to 85% LTV: £800k / Max Advance on loans 85.01% to 90% LTV: £750k / Max Advance on loans 90.01% to 95% LTV: £400k

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)

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

Affordability Booster - Applications must be submitted using a paper application. Maximum of 4 applicants across a minimum of 2 households (including the main applicant), must be the applicants's main residence.

Affordability Booster - Property must not be occupied by the person assisting with the affordability. The main applicant cannot already own a property, if they do, this must be sold before completion.

Affordability Booster - Benefits cannot be accepted as a means to support the loan (excluding child benefit.)

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.

Buy to Renovate - property must be in Northern Ireland and for personal use. Minimum purchase price must be £125,000. Maximum LTV at purchase is 80% of purchase price. Maximum LTV at completion is 90% of completed value.

Buy to Renovate - Up to 4 stages permitted, including the initial stage. A full schedule of works, along with detailed costings must be provided at application stage.

Buy to Renovate - Depending on extent/cost of works, proof of additional resources to support the renovation may be required. Maximum loan amount may vary based on the condition of the property and extent of the proposed works.

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 23 February 2026													
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	MDNNE6_95	5.00%	SVR less 2.24%	7.01%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. The 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. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB	Based on	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme 2 Year Variable Discount	MDNNE4_100	5.05%	SVR less 2.19%	7.02%	100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. The 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. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB		2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme													
Northern Ireland Co-Ownership Scheme 2 Year Fixed Rate	MFCO51_95	5.05%	Fixed	7.10%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme 2 Year Fixed Rate	MFCO50_100	5.10%	Fixed	7.11%	100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB		3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme 5 Year Fixed Rate	MFCO33_95	4.55%	Fixed	6.37%	95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme 5 Year Fixed Rate	MFCO34_100	4.60%	Fixed	6.39%	100%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB		3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co-Ownership Scheme													
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Variable Discount	MDFCNC_95	5.10%	SVR less 2.14%	7.03%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. The 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. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB	Based on	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	MDFCNG_100	5.15%	SVR less 2.09%	7.04%	100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. The 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. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB		2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency Northern Ireland Co-Ownership Scheme													
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Fixed Rate	MFFCN0_95	5.15%	Fixed	7.11%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Fixed Rate	MFFCNQ_100	5.20%	Fixed	7.12%	100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB		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	6.41%	95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB	Based on	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	6.43%	100%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. Reinspection fee to be paid upfront (cannot be added to loan).	No	FTB / STB		3% of balance repaid during the fixed rate period
Foreign Currency (house purchase)													
Foreign Currency 2 Year Variable Discount	MDFCH7_60F	4.05%	SVR less 3.19%	6.87%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCH7_75F	4.05%	SVR less 3.19%	6.87%	75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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		2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (house purchase)													
Foreign Currency 2 Year Variable Discount	MDFCR7_60	4.25%	SVR less 2.99%	6.85%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2

Foreign Currency 2 Year Variable Discount	MDFCR7_75	4.25%	SVR less 2.99%	6.85%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCR7_80	4.25%	SVR less 2.99%	6.85%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCR7_85	4.25%	SVR less 2.99%	6.85%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCO3_90	4.45%	SVR less 2.79%	6.89%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCR8_95	4.84%	SVR less 2.40%	6.97%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (house purchase)													
Foreign Currency 2 Year Fixed Rate	MFFCQ8_60	4.05%	Fixed	6.93%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCQ8_75	4.05%	Fixed	6.93%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCQ8_80	4.05%	Fixed	6.93%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCQ8_85	4.05%	Fixed	6.93%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCQ9_90	4.26%	Fixed	6.96%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCR1_95	4.63%	Fixed	7.02%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency (house purchase)													
Foreign Currency 5 Year Fixed Rate	MFFC8B_60	4.15%	Fixed	6.21%	60%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8B_75	4.15%	Fixed	6.21%	75%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8B_80	4.15%	Fixed	6.21%	80%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8B_85	4.15%	Fixed	6.21%	85%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8C_90	4.22%	Fixed	6.24%	90%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8D_95	4.64%	Fixed	6.41%	95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency (remortgage)													
Foreign Currency 2 Year Variable Discount	MDFCO4_60F (csh) & MDFCO5_60F (leg)	4.15%	SVR less 3.09%	6.87%	60%	£995	2 years	Free Valuation	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCO4_75F (csh) & MDFCO5_75F (leg)	4.15%	SVR less 3.09%	6.87%	75%	£995	2 years	Free Valuation	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (remortgage)													
Foreign Currency 2 Year Variable Discount	MDFCR9_60 (csh) & MDFC1_60 (leg)	4.45%	SVR less 2.79%	6.86%	60%	£0	2 years	Free Valuation	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2

Foreign Currency 2 Year Variable Discount	MDFCR9_75 (csh) & MDFC1_75 (leg)	4.45%	SVR less 2.79%	6.86%	75%	£0	2 years	Free Valuation	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCS2_80 (csh) & MDFC3_80 (leg)	4.54%	SVR less 2.70%	6.88%	80%	£0	2 years	Free Valuation	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC91_85 (csh) & MDFC92_85 (leg)	4.59%	SVR less 2.65%	6.89%	85%	£0	2 years	Free Valuation	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCS4_90 (csh) & MDFC5_90 (leg)	4.84%	SVR less 2.40%	6.98%	90%	£0	2 years	Free Valuation	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2

Foreign Currency (remortgage)

Foreign Currency 2 Year Fixed Rate	MFFCP5_60 (csh) & MFFCP6_60 (leg)	4.30%	Fixed	6.88%	60%	£0	2 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCP5_75 (csh) & MFFCP6_75 (leg)	4.30%	Fixed	6.88%	75%	£0	2 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCP5_80 (csh) & MFFCP6_80 (leg)	4.30%	Fixed	6.88%	80%	£0	2 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCP5_85 (csh) & MFFCP6_85 (leg)	4.30%	Fixed	6.88%	85%	£0	2 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCR2_90 (csh) & MFFCR3_90 (leg)	4.65%	Fixed	6.95%	90%	£0	2 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period

Foreign Currency (remortgage)

Foreign Currency 5 Year Fixed Rate	MFFC8E_60 (csh) & MFFC8F_60 (leg)	4.20%	Fixed	5.89%	60%	£0	5 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8E_75 (csh) & MFFC8F_75 (leg)	4.20%	Fixed	5.89%	75%	£0	5 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8E_80 (csh) & MFFC8F_80 (leg)	4.20%	Fixed	5.89%	80%	£0	5 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8G_85 (csh) & MFFC8H_85 (leg)	4.30%	Fixed	5.94%	85%	£0	5 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC8I_90 (csh) & MFFC8J_90 (leg)	4.65%	Fixed	6.12%	90%	£0	5 years	Free Valuation	The 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 on	3% of balance repaid during the fixed rate period

Foreign Currency (self build)

Foreign Currency 3 Year Variable Self Build	MDF336_60SB	5.64%	SVR less 1.60%	7.11%	60%	£1,495	3 years	Free Valuation	The 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 on	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 Self Build	MDF337_80SB	6.14%	SVR less 1.10%	7.26%	80%	£1,495	3 years	Free Valuation	The 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 on	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 Fixed Rate Self Build	MFFS01_60SB	5.09%	Fixed	6.81%	60%	£1,495	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 3 Year Fixed Rate Self Build	MFFS02_80SB	5.59%	Fixed	7.06%	80%	£1,495	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Based on	3% of balance repaid during the fixed rate period

Product Notes

The above terms apply to all applications received from **23 February 2026**, which meet the Society's current lending criteria

The Standard Variable Rate (SVR); 7.24% from 1st February 2026.

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

Max Advance on loans 0.01% to 80% LTV: £2m / Max Advance on loans 80.01% to 85% LTV: £800k / Max Advance on loans 85.01% to 90% LTV: £750k / Max Advance on loans 90.01% to 95% LTV: £400k

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.

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

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.

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 Existing Customer Mortgage Products 23 February 2026

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	MDR2W2_60	4.05%	SVR less 3.19%	6.83%	up to 60%	£0	2 years	n/a	The 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 on 2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2Y4_75	4.25%	SVR less 2.99%	6.87%	up to 75%	£0	2 years	n/a	The 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 on 2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2W5_80	4.44%	SVR less 2.80%	6.90%	up to 80%	£0	2 years	n/a	The 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 on 2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2Y1_85	4.54%	SVR less 2.70%	6.92%	up to 85%	£0	2 years	n/a	The 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 on 2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDR2X5_90	4.65%	SVR less 2.59%	6.95%	up to 90%	£0	2 years	n/a	The 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 on 2% of balance repaid in year 1 1% of balance repaid in year 2
3 Year Variable Discount												
3 Year Variable Discount	MDR3P8_60	4.05%	SVR less 3.19%	6.06%	up to 60%	£0	3 years	n/a	The 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 on 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_75	4.25%	SVR less 2.99%	6.15%	up to 75%	£0	3 years	n/a	The 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 on 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	MDR3R4_80	4.54%	SVR less 2.70%	6.28%	up to 80%	£0	3 years	n/a	The 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 on 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	MDR3R5	4.65%	SVR less 2.59%	6.33%	over 80%	£0	3 years	n/a	The 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 on 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	MFP2E0_60	4.05%	Fixed	6.90%	up to 60%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP2E4_75	4.25%	Fixed	6.93%	up to 75%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP2O5_80	4.40%	Fixed	6.96%	up to 80%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP2E9_85	4.50%	Fixed	6.98%	up to 85%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP2E7_90	4.60%	Fixed	7.00%	up to 90%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFP2C6	4.80%	Fixed	7.03%	over 90%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
3 Year Fixed Rate												
3 Year Fixed Rate	MFP343_60	4.09%	Fixed	6.15%	up to 60%	£0	3 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP345_75	4.25%	Fixed	6.21%	up to 75%	£0	3 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP3E2_80	4.40%	Fixed	6.28%	up to 80%	£0	3 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP3E3_85	4.50%	Fixed	6.32%	up to 85%	£0	3 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
3 Year Fixed Rate	MFP3E4_90	4.60%	Fixed	6.36%	up to 90%	£0	3 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
5 Year Fixed Rate												
5 Year Fixed Rate	MFP592_60	4.16%	Fixed	5.92%	up to 60%	£0	5 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFP593_75	4.21%	Fixed	5.95%	up to 75%	£0	5 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFP542_80	4.40%	Fixed	6.04%	up to 80%	£0	5 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFP543_85	4.50%	Fixed	6.09%	up to 85%	£0	5 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on 3% of balance repaid during the fixed rate period

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

2 Year Variable Discount (Buy to Let)	MDR2R8_BTL	5.74%	SVR less 1.50%	7.17%	-	£0	2 years	n/a	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount (NICO)	MDR2X9_NICO	4.90%	SVR less 2.34%	7.00%	-	£0	2 years	n/a	The 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 on	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Fixed Rate (NICO)	MFP267_NICO	5.15%	Fixed	7.10%	-	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on	3% of balance repaid during the fixed rate period

Variable Rate Mortgages for Existing Customer / Further Advance / Ported (not available online)

5 Year Variable Rate	MDR5FM_90	4.99%	SVR less 2.25%	6.36%	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 on	None
2 Year Fixed Rate (Energy Efficient)	MFPFA0_90	0.00%	Fixed	5.91%	up to 90%	£250	2 years	Free	n/a	n/a	Existing Customers	Based on	None
5 Year Variable Rate (Ported)	MDN5P2_95	4.99%	SVR less 2.25%	6.25%	up to 95%	£0	5 years	Free	The mortgage balance can be reduced by up to 10% without ERC during the first 3 years. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	n/a	Existing Customers	Based on	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3 No ERC in years 4 & 5

Product Notes

The above terms apply to all applications received from **23 February 2026**, which meet the Society's current lending criteria

The Standard Variable Rate (SVR); 7.24% from 1st February 2026.

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

Ported - Capital Repayments up to 10% of mortgage balance permitted without Early Repayment Charge (ERC) per annum. (Minimum - £500) during the first 3 years, can redeem mortgage/overpay more than 10% of the mortgage balance during the final 2 years. You can renegotiate the entire balance of the mortgage(all parts) on expiry of the product on part one(penalty free). If you do not apply for a product switch, the mortgage product and the early repayment charge on part 2 of your mortgage will continue to apply as outlined above.

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