

Progressive Building Society (England) Mortgage Products 2 March 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 Fixed Rate (Energy Efficient)	MFG200_60E	4.84%	Fixed	7.06%	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). EPC certificate A, B or C required.	No	FTB / STB	3% of balance repaid during the fixed rate period
2 Year Fixed Rate (Energy Efficient)	MFG201_75E	4.89%	Fixed	7.07%	75%	£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). EPC certificate A, B or C required.	No	FTB / STB	3% of balance repaid during the fixed rate period
5 Year Fixed Rate (Energy Efficient)	MFG500_60E	4.84%	Fixed	6.48%	60%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC). EPC certificate A, B or C required.	No	FTB / STB	3% of balance repaid during the fixed rate period
5 Year Fixed Rate (Energy Efficient)	MFG501_75E	4.89%	Fixed	6.50%	75%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC). EPC certificate A, B or C required.	No	FTB / STB	3% of balance repaid during the fixed rate period
Remortgage												
2 Year Fixed Rate (Energy Efficient)	MFGR00_60E (csh)	4.84%	Fixed	6.99%	60%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only. EPC certificate A, B or C required.	No	RMTG	3% of balance repaid during the fixed rate period
2 Year Fixed Rate (Energy Efficient)	MFGR01_75E (csh)	4.89%	Fixed	7.00%	75%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only. EPC certificate A, B or C required.	No	RMTG	3% of balance repaid during the fixed rate period
5 Year Fixed Rate (Energy Efficient)	MFGR02_60E (csh)	4.84%	Fixed	6.22%	60%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only. EPC certificate A, B or C required.	No	RMTG	3% of balance repaid during the fixed rate period
5 Year Fixed Rate (Energy Efficient)	MFGR03_75E (csh)	4.89%	Fixed	6.24%	75%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only. EPC certificate A, B or C required.	No	RMTG	3% of balance repaid during the fixed rate period

Product Notes

The above terms apply to all applications received **for property in SE of England (Postcode restricted)** from **2nd March 2026**, which meet the Society's current lending criteria. Products exclusively available to Appointed Representatives of Openwork

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

Minimum advance £350,000 - Maximum advance £2,000,000 Max LTV 75% (including New Build properties). EPC rating must be either A, B or C with certificate issued within the last 10 years required.

Max Advance on loans 0.01% to 75% LTV: £2m

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**

The Society only lends on properties in Northern Ireland and Southeast of England (postcodes only as stated). The Society does not lend on Flats/Apartments/Maisonettes in England.

Postcodes accepted - only properties in the following postcode areas are accepted: BH, BN, CT, GU, HP, KT, LU, ME, MK, OX, PO (excluding Isle of Wight), RG, RH, SL, SN, SO, SP, TN, WD

Valuation Fee Scale; **£0.00 - £300,000: Fee £245 £300,001 - £500,000: Fee £395 £500,001- £750,000: Fee £495 £750,001 - £1,000,000: £595 £1,000,001 - £2,000,000: £995 £2,000,001 + = by negotiation**

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

Interest only mortgage is available (maximum LTV 75%), provided a credible repayment strategy is in place to replace the mortgage balance in full. See below for additional details

Endowment policy, allowing 100% of middle growth outcome, Stocks & Shares ISA (loan x 120%/term of loan years), Pension max 25% of projected total fund, Sale of second home with 100% equity for loans below 10 years or 75% equity for loans greater than 10 years.

Remortgage - Cashback (£500) will be issued to bank account one month after completion

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

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.

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