

Progressive Building Society Mortgage Products 28 April 2026

Product	Product Code	Rate	late Descriptio	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	MDN2W6_60F	4.79%	SVR less 2.45%	7.02%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2W6_75F	4.79%	SVR less 2.45%	7.02%	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
First Time Buyer or Home Mover												
2 Year Variable Discount (GREEN MORTGAGE)	MDN2W4_60G	4.89%	SVR less 2.35%	7.00%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount (GREEN MORTGAGE)	MDN2W4_75G	4.89%	SVR less 2.35%	7.00%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2BM_60	4.99%	SVR less 2.25%	7.02%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2BM_75	4.99%	SVR less 2.25%	7.02%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2BM_80	4.99%	SVR less 2.25%	7.02%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2AL_85	5.09%	SVR less 2.15%	7.04%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2WS_90	5.19%	SVR less 2.05%	7.06%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDN2BN_95	5.49%	SVR less 1.75%	7.12%	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	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)	MDN2BN_80AB	5.49%	SVR less 1.75%	7.12%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount (Affordability Booster)	MDN2BI_85AB	5.59%	SVR less 1.65%	7.14%	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	2% of balance repaid in year 1 1% of balance repaid in year 2
First time buyer or home mover												
2 Year Fixed Rate	MF2068_60	4.89%	Fixed	7.05%	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	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2068_75	4.89%	Fixed	7.05%	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	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2068_80	4.89%	Fixed	7.05%	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	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2063_85	4.99%	Fixed	7.08%	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	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2064_90	5.09%	Fixed	7.10%	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	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX280_60	5.09%	Fixed	7.03%	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	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX280_75	5.09%	Fixed	7.03%	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	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX280_80	5.09%	Fixed	7.03%	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	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX281_85	5.19%	Fixed	7.05%	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	3% of balance repaid during the fixed rate period

2 Year Fixed Rate	MF291_90	5.29%	Fixed	7.07%	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	MF292_95	5.59%	Fixed	7.13%	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
First Time Buyer or Home Mover - Affordability Booster / Joint Mortgage Sole Proprietor (JMSP)													
2 Year Fixed Rate (Affordability Booster)	MF292_75AB	5.59%	Fixed	7.13%	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.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate (Affordability Booster)	MF271_85AB	5.69%	Fixed	7.15%	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	MDNRQN_60F (csh) & MDNRQO_60F (leg)	4.99%	SVR less 2.25%	7.10%	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	MDNRQN_75F (csh) & MDNRQO_75F (leg)	4.99%	SVR less 2.25%	7.10%	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	MDNRQP_60 (csh) & MDNRQQ_60 (leg)	5.19%	SVR less 2.05%	7.09%	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	MDNRQP_75 (csh) & MDNRQQ_75 (leg)	5.19%	SVR less 2.05%	7.09%	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	MDNRQR_80 (csh) & MDNRQS_80 (leg)	5.29%	SVR less 1.95%	7.11%	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	MDNRQT_85 (csh) & MDNRQU_85 (leg)	5.39%	SVR less 1.85%	7.13%	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	MDNRQV_90 (csh) & MDNRQW_90 (leg)	5.59%	SVR less 1.65%	7.17%	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	MFR2L7_60F (csh) & MFR2L8_60F (leg)	5.19%	Fixed	7.16%	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	MFR2L7_75F (csh) & MFR2L8_75F (leg)	5.19%	Fixed	7.16%	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	MFR2L7_80F (csh) & MFR2L8_80F (leg)	5.19%	Fixed	7.16%	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	MFR2H2_85F (csh) & MFR2H3_85F (leg)	5.29%	Fixed	7.18%	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	MFR2P2_90F (csh) & MFR2P3_90F (leg)	5.49%	Fixed	7.22%	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	MFR2H2_60 (csh) & MFR2H3_60 (leg)	5.29%	Fixed	7.11%	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	MFR2H2_75 (csh) & MFR2H3_75 (leg)	5.29%	Fixed	7.11%	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	MFR2H4_80 (csh) & MFR2H5_80 (leg)	5.39%	Fixed	7.13%	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	MFR2P2_85 (csh) & MFR2P3_85 (leg)	5.49%	Fixed	7.15%	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	MFR2F8_90 (csh) & MFR2F9_90 (leg)	5.69%	Fixed	7.19%	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
Renovation Remortgage													
2 Year Variable Discount (Renovation Remortgage)	MDNRRV_90	5.90%	SVR less 1.34%	7.23%	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. £250 cashback. Up to 3 stages permitted. Can advance up to 80% 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)	MFRRAA_90	6.00%	Fixed	7.25%	90%	£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 80% 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	MDN3H1_60SB	6.04%	SVR less 1.20%	7.21%	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	MDN3H2_80SB	6.54%	SVR less 0.70%	7.36%	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	MFSB05_60SB	5.80%	Fixed	7.15%	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	MFSB06_80SB	6.20%	Fixed	7.28%	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)	MDBR02_90	5.85%	SVR less 1.39%	7.24%	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)	MFBRO4_90	5.95%	Fixed	7.28%	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 **28 April 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' 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 90% - can advance up to 80% 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 28 April 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	MDNNF2_95	5.02%	SVR less 2.22%	7.02%	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	MDNNF2_100	5.02%	SVR less 2.22%	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	Based on 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	MFCO55_95	5.12%	Fixed	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. 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	MFCO55_100	5.12%	Fixed	7.03%	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	Based on 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	MDFCJN_95	5.32%	SVR less 1.92%	7.08%	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	MDFCJN_100	5.32%	SVR less 1.92%	7.08%	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	Based on 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	MFFCNT_95	5.42%	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
Foreign Currency Northern Ireland Co-Ownership Scheme 2 Year Fixed Rate	MFFCNT_100	5.42%	Fixed	7.10%	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	Based on 3% of balance repaid during the fixed rate period
Foreign Currency (house purchase)												
Foreign Currency 2 Year Variable Discount	MDFC72_60F	4.89%	SVR less 2.35%	7.04%	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	MDFC72_75F	4.89%	SVR less 2.35%	7.04%	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	Based on 2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (house purchase)												
Foreign Currency 2 Year Variable Discount	MDFCO2_60	5.09%	SVR less 2.15%	7.04%	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	MDFCO2_75	5.09%	SVR less 2.15%	7.04%	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	MDFCO2_80	5.09%	SVR less 2.15%	7.04%	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	MDFCV1_85	5.19%	SVR less 2.05%	7.06%	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	MDFCV2_90	5.29%	SVR less 1.95%	7.08%	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	MDFCV3_95	5.59%	SVR less 1.65%	7.14%	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	MFFC68_60	5.19%	Fixed	7.05%	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	MFFC68_75	5.19%	Fixed	7.05%	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	MFFC68_80	5.19%	Fixed	7.05%	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	MFFCL3_85	5.29%	Fixed	7.07%	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	MFFCE7_90	5.39%	Fixed	7.09%	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	MFFCS7_95	5.69%	Fixed	7.15%	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 (remortgage)													
Foreign Currency 2 Year Variable Discount	MDFCV4_60F (csh) & MDFCV5_60F (leg)	5.09%	SVR less 2.15%	7.12%	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	MDFCV4_75F (csh) & MDFCV5_75F (leg)	5.09%	SVR less 2.15%	7.12%	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	MDFCV6_60 (csh) & MDFCV7_60 (leg)	5.29%	SVR less 1.95%	7.11%	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	MDFCV6_75 (csh) & MDFCV7_75 (leg)	5.29%	SVR less 1.95%	7.11%	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	MDFCV8_80 (csh) & MDFCV9_80 (leg)	5.39%	SVR less 1.85%	7.13%	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	MDFCW1_85 (csh) & MDFCW2_85 (leg)	5.49%	SVR less 1.75%	7.15%	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	MDFCW3_90 (csh) & MDFCW4_90 (leg)	5.69%	SVR less 1.55%	7.19%	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	MFFCG8_60 (csh) & MFFCG9_60 (leg)	5.39%	Fixed	7.13%	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	MFFCG8_75 (csh) & MFFCG9_75 (leg)	5.39%	Fixed	7.13%	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	MFFCS9_80 (csh) & MFFC60_80 (leg)	5.49%	Fixed	7.15%	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	MFFC99_85 (csh) & MFFCA1_85 (leg)	5.59%	Fixed	7.17%	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	MFFCS8_90 (csh) & MFFCS9_90 (leg)	5.79%	Fixed	7.20%	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 (self build)													

Foreign Currency 3 Year Variable Self Build	MDF338_60SB	6.34%	SVR less 0.90%	7.30%	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	MDF339_80SB	6.84%	SVR less 0.40%	7.45%	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 Self Build	MFFS03_60SB	6.10%	Fixed	7.25%	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 Self Build	MFFS04_80SB	6.50%	Fixed	7.37%	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 **28 April 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 28 April 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	MDR2T3_60	4.99%	SVR less 2.25%	7.06%	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	MDR2T4_75	5.09%	SVR less 2.15%	7.08%	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	MDR2T5_80	5.19%	SVR less 2.05%	7.10%	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	MDR2Z9_85	5.29%	SVR less 1.95%	7.12%	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	MDR2Z8_90	5.49%	SVR less 1.75%	7.15%	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
Fixed Rate Mortgages for Existing Customer / Product Switch												
2 Year Fixed Rate	MFP267_60	5.15%	Fixed	7.04%	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	MFP2B3_75	5.25%	Fixed	7.06%	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	MFP2A9_80	5.35%	Fixed	7.08%	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	MFP2F2_85	5.45%	Fixed	7.10%	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	MFP2A7_90	5.65%	Fixed	7.14%	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	MFP2F3	5.70%	Fixed	7.15%	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
Variable Rate Mortgages for Existing Customer / Buy to Let / NICO (not available online)												
2 Year Variable Discount (Buy to Let)	MDR2R7_BTL	6.49%	SVR less 0.75%	7.34%	-	£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)	MDR2AA_NICO	5.30%	SVR less 1.94%	7.12%	-	£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)	MFP2A3_NICO	5.40%	Fixed	7.14%	-	£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	MDR5FN_90	5.45%	SVR less 1.79%	6.61%	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)	MDN5P3_95	5.60%	SVR less 1.64%	6.58%	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 **28 April 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
