

Rammingge (Foreign Currency)	2 Year Variable Discount	MORCW_60 (Ist)	5.00%	SVR less 2.10%	7.12%	60%	EUR	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. ESO0 cashback. Available for interest only or Repayment mortgages.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
Rammingge (Foreign Currency)	2 Year Variable Discount	MORCW_60 (Ist)	5.00%	SVR less 2.10%	7.12%	60%	EUR	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 Fee. Available for interest only or Repayment mortgages.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
Rammingge (Foreign Currency)	2 Year Variable Discount	MORCW_70 (Ist)	5.00%	SVR less 2.10%	7.12%	75%	EUR	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. ESO0 cashback. Available for interest only or Repayment mortgages.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
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Rammingge (Foreign Currency)	2 Year Variable Discount	MORCX_60 (Ist)	5.00%	SVR less 2.14%	7.07%	60%	EUR	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. ESO0 cashback. Available for interest only or Repayment mortgages.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
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Rammingge (Foreign Currency)	2 Year Variable Discount	MORCX_75 (Ist)	5.00%	SVR less 2.09%	7.08%	75%	EUR	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. ESO0 cashback. Available for interest only or Repayment mortgages.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
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Rammingge (Foreign Currency)	2 Year Variable Discount	MORCX_80 (Ist)	5.00%	SVR less 2.09%	7.08%	80%	EUR	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. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
Rammingge (Foreign Currency)	2 Year Variable Discount	MORCX_80 (Ist)	5.00%	SVR less 2.09%	7.08%	80%	EUR	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 Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
Rammingge (Foreign Currency)	2 Year Variable Discount	MORCX_90 (Ist)	5.00%	SVR less 1.84%	7.13%	80%	EUR	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. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
Rammingge (Foreign Currency)	2 Year Variable Discount	MORCX_90 (Ist)	5.00%	SVR less 1.84%	7.13%	80%	EUR	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 Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
Rammingge (Foreign Currency)	2 Year Variable Discount	MORCX_90 (Ist)	5.00%	SVR less 1.65%	7.17%	90%	EUR	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. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
Rammingge (Foreign Currency)	2 Year Variable Discount	MORCX_90 (Ist)	5.00%	SVR less 1.65%	7.17%	90%	EUR	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 Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid in year 1 1% of balance repaid in year 2
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC8_50 (Ist)	5.25%	Fixed	7.10%	60%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC8_50 (Ist)	5.25%	Fixed	7.10%	60%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC7_75 (Ist)	5.30%	Fixed	7.11%	75%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC7_75 (Ist)	5.30%	Fixed	7.11%	75%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC7_80 (Ist)	5.30%	Fixed	7.11%	80%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC7_80 (Ist)	5.30%	Fixed	7.11%	80%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC7_85 (Ist)	5.50%	Fixed	7.10%	85%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC7_85 (Ist)	5.50%	Fixed	7.10%	85%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC7_90 (Ist)	5.75%	Fixed	7.20%	90%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	2 Year Fixed Rate	MFFC7_90 (Ist)	5.75%	Fixed	7.20%	90%	EUR	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_60 (Ist)	5.60%	Fixed	6.58%	60%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_60 (Ist)	5.60%	Fixed	6.58%	60%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_75 (Ist)	5.60%	Fixed	6.58%	75%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_75 (Ist)	5.60%	Fixed	6.58%	75%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_80 (Ist)	5.50%	Fixed	6.61%	80%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_80 (Ist)	5.50%	Fixed	6.61%	80%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_85 (Ist)	5.50%	Fixed	6.67%	85%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_85 (Ist)	5.50%	Fixed	6.67%	85%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_90 (Ist)	5.40%	Fixed	6.71%	90%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. ESO0 cashback. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Rammingge (Foreign Currency)	5 Year Fixed Rate	MFFC8_90 (Ist)	5.40%	Fixed	6.71%	90%	EUR	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fee. Available for Repayment mortgages only.	No	BTMG	Based on 40%	2% of balance repaid during the fixed rate period
Self Build (Foreign Currency)	1 Year Variable Discount	MOR17_008	6.14%	SVR less 1.20%	7.34%	60%	EUR	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 40%	2% of balance repaid in year 1 2% of balance repaid in year 2
Self Build (Foreign Currency)	1 Year Variable Discount	MOR18_008	6.44%	SVR less 0.82%	7.26%	80%	EUR	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 40%	2% of balance repaid in year 1 2% of balance repaid in year 2
Self Build (Foreign Currency)	3 Year Fixed Rate	MFF05_008	5.89%	Fixed	7.18%	60%	EUR	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Based on 40%	2% of balance repaid during the fixed rate period
Self Build (Foreign Currency)	3 Year Fixed Rate	MFF06_008	6.09%	Fixed	7.24%	80%	EUR	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	No	FTB / STB	Based on 40%	2% of balance repaid during the fixed rate period

Product Note

The above terms apply to all applications that meet the Society's current lending criteria referred from: **13 May 2024**

The Standard Variable Rate (SVR) is 2.84% from 1st February 2024.

Minimum advance £25,000 / Minimum advance £100,000 / Minimum purchase price £75,000

Max Advance on loans 0.25 to 0.25 LTV: £2m / Max Advance on loans 0.25 to 0.25 LTV: £250k / Max Advance on loans 0.25 to 0.25 LTV: £250k / Max Advance on loans 0.25 to 0.25 LTV: £250k

Product Features: No extended fee / 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 Multiple (indicates only and subject to an affordability assessment): Up to 4.5x SVR, Single £1.5k, Joint £1.5k / Up to 4.5x SVR, Single £1.5k, Joint £1.5k / Up to 4.5x SVR, Single £1.5k, Joint £1.5k

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

Valuation Fee: £100 / £200,000 - Fee £25 / £300,000 - Fee £40

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

Green Mortgage: Copy of property EPC required, must be valid for 8 and issued within 10 years. Also available for new build.

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

Availability: FTB - Free time buyer / STB - Second time buyer / MTR - Remortgage

Interest Only lending (Maximum LTV 75%) / Redemption Fees of £150 are applicable to all new mortgages

House note that approved offers may be extended upon, 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 First Deed Instruction has been received by the Society.

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.

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

Allowability Booster: Property must not be occupied by the person residing with the property. The main applicant cannot already own a property. If they do, this must be sold before completion.

Allowability Booster: Benefits cannot be accepted as a means to support the loan (including child benefit).

New Ventures - Available for house purchase only. Available for first time buyers. Some reports and existing Society customers who have been self employed for between 12 and 24 months.

New Ventures: Applicants must have one year's business and one year's projections. The purchase price must be the applicant's main residence.

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

Remortgage: Free Standard Legal Fee when Society's nominated solicitor is used or ESO0 cashback if using own solicitor / Cashback (ESO0) will be issued to bank account one month after completion.

Remortgage 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.

Remortgage Remortgage: Maximum LTV 85% - can advance up to 85% LTV (and work to be progressed) - up to 12 months interest period. A top up payment is required.

Remortgage Remortgage: ESO0 cashback payable 1 month after completion. Available for Remortgage mortgages.

Buy to Rentnote - property must be in Northern Ireland and for personal use. Minimum purchase price must be £250,000. Maximum LTV at purchase is 80% of purchase price. Maximum LTV at completion is 90% of completed value.

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

Buy to Rentnote - Depending on extent/size 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.

Foreign Currency definition: Available for borrowers whose income to pay the mortgage is earned in Euro or US Dollar or Asian for a repayment strategy to hold 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 for Sterling and Euro, or Sterling and US Dollar), but cannot accept an application with both Euro and US Dollar).

A foreign currency income or foreign currency asset can be accepted, but both.

Allowability Booster, Remortgage Remortgage, Buy to Rentnote and Foreign Currency Northern Ireland Co Ownership scheme products cannot be processed online.

The Society only lends on properties in Northern Ireland.

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

Progressive Building Society - Existing Customer Mortgage Products

13 May 2026

Type	Product	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee	Product Features	HLC	Availability	Early Repayment Charge
Product Switch	2 Year Variable Discount	MDR220_60	5.00%	SVR less 2.24%	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
Product Switch	2 Year Variable Discount	MDR223_75	5.05%	SVR less 2.19%	7.07%	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
Product Switch	2 Year Variable Discount	MDR223_80	5.05%	SVR less 2.19%	7.07%	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
Product Switch	2 Year Variable Discount	MDR229_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
Product Switch	2 Year Variable Discount	MDR228_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
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
Product Switch	2 Year Fixed Rate	MFP2B7_75	5.20%	Fixed	7.05%	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
Product Switch	2 Year Fixed Rate	MFP2B7_80	5.20%	Fixed	7.05%	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
Product Switch	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
Product Switch	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
Product Switch	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
Product Switch (Buy to Let)	2 Year Variable Discount	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
Product Switch (NICO)	2 Year Variable Discount	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
Product Switch (NICO)	2 Year Fixed Rate	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
Additional Borrowing	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
Additional Borrowing	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
Additional Borrowing	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, that meet the Society's current lending criteria received from;

13 May 2026

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