







Progressive Building Society - Existing Customer Mortgage Products

23 June 2026

Type	Product	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee	Product Features	Availability	Early Repayment Charge
Product Switch	2 Year Variable Discount	MDR2AC_60	4.60%	SVR less 2.64%	6.99%	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.	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
Product Switch	2 Year Variable Discount	MDR2AE_75	4.70%	SVR less 2.54%	7.01%	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.	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
Product Switch	2 Year Variable Discount	MDR2Y9_80	4.85%	SVR less 2.39%	7.04%	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.	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
Product Switch	2 Year Variable Discount	MDR2AF_85	4.95%	SVR less 2.29%	7.05%	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.	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
Product Switch	2 Year Variable Discount	MDR2Z3_90	5.05%	SVR less 2.19%	7.07%	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.	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
Product Switch	2 Year Fixed Rate	MFP2C3_60	4.75%	Fixed	6.95%	up to 60%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2F1_75	4.85%	Fixed	6.98%	up to 75%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2F7_80	5.00%	Fixed	7.01%	up to 80%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2C1_85	5.10%	Fixed	7.03%	up to 85%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2B7_90	5.20%	Fixed	7.05%	up to 90%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2A6	5.30%	Fixed	7.07%	over 90%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	Existing Customers	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.	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
Product Switch (NICO)	2 Year Variable Discount	MDR2S7_NICO	4.89%	SVR less 2.35%	7.04%	-	£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.	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
Product Switch (NICO)	2 Year Fixed Rate	MFP272_NICO	4.99%	Fixed	7.00%	-	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	Existing Customers	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.	Existing Customers	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	Existing Customers	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.	Existing Customers	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;

23 June 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](http://www.theprogressive.com)