Progressive Building Society - Mortgage Products *15 July 2026*

Type	Product	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee (Refer to Notes)	Product Features	Availability	Early Repayment Charge
House Purchase (with Fee)	2 Year Variable Discount	MDN2BT_60F	4.44%	SVR less 2.80%	6.95%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (with Fee)	2 Year Variable Discount	MDN2BT_75F	4.44%	SVR less 2.80%	6.95%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Green)	2 Year Variable Discount (Green Mortgage)	MDN2BU_60G	4.60%	SVR less 2.64%	6.94%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Green)	2 Year Variable Discount (Green Mortgage)	MDN2BU_75G	4.60%	SVR less 2.64%	6.94%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2W9_60	4.74%	SVR less 2.50%	6.97%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2W9_75	4.74%	SVR less 2.50%	6.97%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2W9_80	4.74%	SVR less 2.50%	6.97%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2W9_85	4.74%	SVR less 2.50%	6.97%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BV_90	4.93%	SVR less 2.31%	7.00%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BW_95	5.31%	SVR less 1.93%	7.08%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount (New Venture)	MDN2BS_80NV	5.45%	SVR less 1.79%	7.11%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount (Affordability Booster)	MDN2W8_80AB	5.24%	SVR less 2.00%	7.07%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount (Affordability Booster)	MDN2W8_85AB	5.24%	SVR less 2.00%	7.07%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (with Fee)	2 Year Fixed Rate	MF2070_60	4.49%	Fixed	6.97%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MF2070_75	4.49%	Fixed	6.97%	75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MF2070_80	4.49%	Fixed	6.97%	80%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MF2070_85	4.49%	Fixed	6.97%	85%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MF2131_90	4.68%	Fixed	7.01%	90%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2F4_60	4.79%	Fixed	6.96%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2F4_75	4.79%	Fixed	6.96%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2F4_80	4.79%	Fixed	6.96%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2F4_85	4.79%	Fixed	6.96%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2F5_90	4.98%	Fixed	7.00%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2F6_95	5.36%	Fixed	7.08%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate (New Venture)	MFX2F3_80NV	5.45%	Fixed	7.10%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate (Affordability Booster)	MFX2F3_75AB	5.45%	Fixed	7.10%	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.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate (Affordability Booster)	MFX2F3_85AB	5.45%	Fixed	7.10%	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.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	3 Year Fixed Rate	MFX306_60	4.95%	Fixed	6.79%	60%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	3 Year Fixed Rate	MFX306_75	4.95%	Fixed	6.79%	75%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	3 Year Fixed Rate	MFX306_80	4.95%	Fixed	6.79%	80%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	3 Year Fixed Rate	MFX306_85	4.95%	Fixed	6.79%	85%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	3 Year Fixed Rate	MFX306_90	4.95%	Fixed	6.79%	90%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX586_60	4.80%	Fixed	6.36%	60%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX586_75	4.80%	Fixed	6.36%	75%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX586_80	4.80%	Fixed	6.36%	80%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX586_85	4.80%	Fixed	6.36%	85%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX586_90	4.80%	Fixed	6.36%	90%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX546_95	5.14%	Fixed	6.51%	95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Variable Discount	MDNRSH_60F (csh)	4.70%	SVR less 2.54%	7.05%	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. £500 cashback. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (with Fee)	2 Year Variable Discount	MDNRSI_60F (leg)	4.70%	SVR less 2.54%	7.05%	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. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (with Fee)	2 Year Variable Discount	MDNRSH_75F (csh)	4.70%	SVR less 2.54%	7.05%	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. £500 cashback. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (with Fee)	2 Year Variable Discount	MDNRSI_75F (leg)	4.70%	SVR less 2.54%	7.05%	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. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQZ_60 (csh)	5.00%	SVR less 2.24%	7.06%	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. £500 cashback. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSA_60 (leg)	5.00%	SVR less 2.24%	7.06%	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. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQZ_75 (csh)	5.00%	SVR less 2.24%	7.06%	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. £500 cashback. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSA_75 (leg)	5.00%	SVR less 2.24%	7.06%	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. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQZ_80 (csh)	5.00%	SVR less 2.24%	7.06%	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. £500 cashback. Available for Repayment mortgages only.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSA_80 (leg)	5.00%	SVR less 2.24%	7.06%	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. Available for Repayment mortgages only.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQZ_85 (csh)	5.00%	SVR less 2.24%	7.06%	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. £500 cashback. Available for Repayment mortgages only.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSA_85 (leg)	5.00%	SVR less 2.24%	7.06%	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. Available for Repayment mortgages only.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSJ_90 (csh)	5.10%	SVR less 2.14%	7.07%	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. £500 cashback. Available for Repayment mortgages only.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSK_90 (leg)	5.10%	SVR less 2.14%	7.07%	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. Available for Repayment mortgages only.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (with Fee)	2 Year Fixed Rate	MFR2V2_60F (csh)	4.75%	Fixed	7.08%	60%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2V3_60F (leg)	4.75%	Fixed	7.08%	60%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2V2_75F (csh)	4.75%	Fixed	7.08%	75%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2V3_75F (leg)	4.75%	Fixed	7.08%	75%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2V2_80F (csh)	4.75%	Fixed	7.08%	80%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2V3_80F (leg)	4.75%	Fixed	7.08%	80%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2V2_85F (csh)	4.75%	Fixed	7.08%	85%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2V3_85F (leg)	4.75%	Fixed	7.08%	85%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2U1_90F (csh)	4.85%	Fixed	7.10%	90%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2U2_90F (leg)	4.85%	Fixed	7.10%	90%	£995	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period

Remortgage	2 Year Fixed Rate	MFR2AE_60 (csh)	**5.05%**	Fixed	7.06%	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.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2AF_60 (leg)	**5.05%**	Fixed	7.06%	60%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2AE_75 (csh)	**5.05%**	Fixed	7.06%	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.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2AF_75 (leg)	**5.05%**	Fixed	7.06%	75%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2AE_80 (csh)	**5.05%**	Fixed	7.06%	80%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2AF_80 (leg)	**5.05%**	Fixed	7.06%	80%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2AE_85 (csh)	**5.05%**	Fixed	7.06%	85%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2AF_85 (leg)	**5.05%**	Fixed	7.06%	85%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2J9_90 (csh)	**5.15%**	Fixed	7.08%	90%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2K1_90 (leg)	**5.15%**	Fixed	7.08%	90%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5A5_60 (csh)	**4.99%**	Fixed	6.54%	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.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5A6_60 (leg)	**4.99%**	Fixed	6.54%	60%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5A5_75 (csh)	**4.99%**	Fixed	6.54%	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.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5A6_75 (leg)	**4.99%**	Fixed	6.54%	75%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5A5_80 (csh)	**4.99%**	Fixed	6.54%	80%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5A6_80 (leg)	**4.99%**	Fixed	6.54%	80%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5A5_85 (csh)	**4.99%**	Fixed	6.54%	85%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5A6_85 (leg)	**4.99%**	Fixed	6.54%	85%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L3_90 (csh)	**5.15%**	Fixed	6.61%	90%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L4_90 (leg)	**5.15%**	Fixed	6.61%	90%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage **(Renovation Remortgage)**	3 Year Variable Discount	MDNR3A_90	**5.75%**	SVR less 1.49%	6.39%	90%	£0	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. £250 cashback. Up to 3 stages permitted. Can advance up to 80% while work in progress. Available for Repayment only.	RMTG	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
Remortgage **(Renovation Remortgage)**	3 Year Fixed Rate	MFRR31_90	**5.90%**	Fixed	7.07%	90%	£0	3 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.	RMTG	3% of balance repaid during the fixed rate period
Self Build	3 Year Variable Discount	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.	FTB | STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
Self Build	3 Year Variable Discount	MDN3H3_80SB	**6.34%**	SVR less 0.90%	7.30%	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.	FTB | STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
Self Build	3 Year Fixed Rate	MFSB02_60SB	**5.49%**	Fixed	7.06%	60%	£1,495	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
Self Build	3 Year Fixed Rate	MFSB09_80SB	**5.69%**	Fixed	7.12%	80%	£1,495	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase **(Buy to Renovate)**	3 Year Variable Discount	MDBR04_90	**5.85%**	SVR less 1.39%	6.47%	90%	£995	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. Up to 4 stages permitted. Max LTV at purchase is 80% of purchase price, max LTV at completion is 90% of completed value.	FTB | STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
House Purchase **(Buy to Renovate)**	3 Year Fixed Rate	MFBR05_90	**5.95%**	Fixed	7.16%	90%	£995	3 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.	FTB | STB	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme	2 Year Variable Discount	MDNNE7_95	**4.89%**	SVR less 2.35%	7.00%	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).	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme	2 Year Variable Discount	MDNNE7_100	**4.89%**	SVR less 2.35%	7.00%	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).	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme	2 Year Fixed Rate	MFCOS3_95	**4.99%**	Fixed	7.00%	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).	FTB | STB	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme	2 Year Fixed Rate	MFCOS3_100	**4.99%**	Fixed	7.00%	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).	FTB | STB	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme	5 Year Fixed Rate	MFCOS6_95	**4.95%**	Fixed	6.43%	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).	FTB | STB	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme	5 Year Fixed Rate	MFCOS6_100	**4.95%**	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).	FTB | STB	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme (Foreign Currency)	2 Year Variable Discount	MDFCNK_95	**5.09%**	SVR less 2.15%	7.04%	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).	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme (Foreign Currency)	2 Year Variable Discount	MDFCNK_100	**5.09%**	SVR less 2.15%	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).	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme (Foreign Currency)	2 Year Fixed Rate	MFFCNU_95	**5.19%**	Fixed	7.05%	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).	FTB | STB	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme (Foreign Currency)	2 Year Fixed Rate	MFFCNU_100	**5.19%**	Fixed	7.05%	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).	FTB | STB	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme (Foreign Currency)	5 Year Fixed Rate	MFFCNV_95	**5.15%**	Fixed	6.52%	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).	FTB | STB	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme (Foreign Currency)	5 Year Fixed Rate	MFFCNV_100	**5.15%**	Fixed	6.52%	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).	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCM3_60F	**4.74%**	SVR less 2.50%	7.01%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCM3_75F	**4.74%**	SVR less 2.50%	7.01%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCM6_60	**5.04%**	SVR less 2.20%	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 ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCM6_75	**5.04%**	SVR less 2.20%	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. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCM6_80	**5.04%**	SVR less 2.20%	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. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCM6_85	**5.04%**	SVR less 2.20%	7.03%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCY6_90	**5.23%**	SVR less 2.01%	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. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCY7_95	**5.61%**	SVR less 1.63%	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.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCF9_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 ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCF9_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.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCF9_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.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCF9_85	**5.09%**	Fixed	7.03%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCT5_90	**5.28%**	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.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCT6_95	**5.66%**	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.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	3 Year Fixed Rate	MFC301_60	**5.25%**	Fixed	6.88%	60%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	3 Year Fixed Rate	MFC301_75	**5.25%**	Fixed	6.88%	75%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	3 Year Fixed Rate	MFC301_80	**5.25%**	Fixed	6.88%	80%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	3 Year Fixed Rate	MFC301_85	**5.25%**	Fixed	6.88%	85%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	3 Year Fixed Rate	MFC301_90	**5.25%**	Fixed	6.88%	90%	£0	3 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC9M_60	**5.10%**	Fixed	6.49%	60%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC9M_75	**5.10%**	Fixed	6.49%	75%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period

House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC9M_80	5.10%	Fixed	6.49%	80%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC9M_85	5.10%	Fixed	6.49%	85%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC9M_90	5.10%	Fixed	6.49%	90%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC9N_95	5.44%	Fixed	6.65%	95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	FTB | STB	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY2_60F (csh)	5.25%	SVR less 1.99%	7.15%	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. £500 cashback. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY3_60F (leg)	5.25%	SVR less 1.99%	7.15%	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. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY2_75F (csh)	5.25%	SVR less 1.99%	7.15%	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. £500 cashback. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY3_75F (leg)	5.25%	SVR less 1.99%	7.15%	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. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY8_60 (csh)	5.30%	SVR less 1.94%	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. £500 cashback. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY9_60 (leg)	5.30%	SVR less 1.94%	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. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY8_75 (csh)	5.30%	SVR less 1.94%	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. £500 cashback. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY9_75 (leg)	5.30%	SVR less 1.94%	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. Available for Interest only or Repayment mortgages.	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY8_80 (csh)	5.30%	SVR less 1.94%	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. £500 cashback. Available for Repayment mortgages only	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY9_80 (leg)	5.30%	SVR less 1.94%	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. Available for Repayment mortgages only	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY8_85 (csh)	5.30%	SVR less 1.94%	7.11%	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. £500 cashback. Available for Repayment mortgages only	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY9_85 (leg)	5.30%	SVR less 1.94%	7.11%	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. Available for Repayment mortgages only	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCX5_90 (csh)	5.40%	SVR less 1.84%	7.13%	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. £500 cashback. Available for Repayment mortgages only	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCX6_90 (leg)	5.40%	SVR less 1.84%	7.13%	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. Available for Repayment mortgages only	RMTG	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCF1_60 (csh)	5.35%	Fixed	7.12%	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	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCF2_60 (leg)	5.35%	Fixed	7.12%	60%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCF1_75 (csh)	5.35%	Fixed	7.12%	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	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCF2_75 (leg)	5.35%	Fixed	7.12%	75%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCF1_80 (csh)	5.35%	Fixed	7.12%	80%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCF2_80 (leg)	5.35%	Fixed	7.12%	80%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCF1_85 (csh)	5.35%	Fixed	7.12%	85%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCF2_85 (leg)	5.35%	Fixed	7.12%	85%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCT7_90 (csh)	5.45%	Fixed	7.14%	90%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCT8_90 (leg)	5.45%	Fixed	7.14%	90%	£0	2 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9O_60 (csh)	5.29%	Fixed	6.67%	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.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9P_60 (leg)	5.29%	Fixed	6.67%	60%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9O_75 (csh)	5.29%	Fixed	6.67%	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.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9P_75 (leg)	5.29%	Fixed	6.67%	75%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9O_80 (csh)	5.29%	Fixed	6.67%	80%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9P_80 (leg)	5.29%	Fixed	6.67%	80%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9O_85 (csh)	5.29%	Fixed	6.67%	85%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9P_85 (leg)	5.29%	Fixed	6.67%	85%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9K_90 (csh)	5.45%	Fixed	6.73%	90%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. £500 cashback. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9L_90 (leg)	5.45%	Fixed	6.73%	90%	£0	5 years	Free Valuation	The mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees. Available for Repayment mortgages only.	RMTG	3% of balance repaid during the fixed rate period
Self Build (Foreign Currency)	3 Year Variable Discount	MDF341_60SB	6.24%	SVR less 1.00%	7.27%	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.	FTB | STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
Self Build (Foreign Currency)	3 Year Variable Discount	MDF342_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 product period.	FTB | STB	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
Self Build (Foreign Currency)	3 Year Fixed Rate	MFFS07_60SB	5.69%	Fixed	7.12%	60%	£1,495	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
Self Build (Foreign Currency)	3 Year Fixed Rate	MFFS05_80SB	5.89%	Fixed	7.18%	80%	£1,495	3 years	Free Valuation	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period

Product Notes

The above terms apply to all applications, that meet the Society's current lending criteria received from; 15 July 2026

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% LTV: 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 £295 £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.

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.

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.

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 applicant'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.)

New Venture - Available for house purchase only. Available for first time buyers, home movers and existing Society customers who have been self employed for between 12 and 23 months.

New Venture - Applicants must have one year's accounts and one year's projections. The purchase property must be the applicant's main residence.

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.

Self Build - For variable self build products, an early product transfer to standard rates can be completed on final drawdown, subject to satisfactory re-inspection and receipt of completion certificates. An early product transfer is not available for fixed rate products.

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.

Affordability Booster, Renovation Remortgage, Buy to Renovate 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.theprogressive.com

Progressive Building Society - Existing Customer Mortgage Products 15 July 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	MFP2A4_85	**5.05%**	Fixed	7.02%	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	MFP267_90	**5.15%**	Fixed	7.04%	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	MFP2B3	**5.25%**	Fixed	7.06%	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; 15 July 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 renegoitate 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