Progressive Building Society - Mortgage Products

12 October 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	MDN2W3_60F	4.69%	SVR less 2.55%	7.00%	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	MDN2W3_75F	4.69%	SVR less 2.55%	7.00%	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)	MDN2BX_60G	4.85%	SVR less 2.38%	6.99%	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)	MDN2BX_75G	4.85%	SVR less 2.38%	6.99%	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	MDN2BM_60	4.99%	SVR less 2.25%	7.02%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BM_75	4.99%	SVR less 2.25%	7.02%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BM_80	4.99%	SVR less 2.25%	7.02%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BM_85	4.99%	SVR less 2.25%	7.02%	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	MDN2BM_90	4.99%	SVR less 2.25%	7.02%	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	MDN2CJ_95	5.37%	SVR less 1.87%	7.09%	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)	MDN2BN_80NV	5.49%	SVR less 1.75%	7.12%	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)	MDN2BN_80AB	5.49%	SVR less 1.75%	7.12%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (JMSP). The mortgage balance can be reduced by up to 10% without ERC. The interest rate payable will not go below a floor of 2.00% during the initial discounted period.	FTB | STB	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount (Affordability Booster)	MDN2BN_85AB	5.49%	SVR less 1.75%	7.12%	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	MF2101_60	5.30%	Fixed	7.14%	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	MF2101_75	5.30%	Fixed	7.14%	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	MF2101_80	5.30%	Fixed	7.14%	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	MF2101_85	5.30%	Fixed	7.14%	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	MF2059_90	5.39%	Fixed	7.16%	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	MF2289_60	5.55%	Fixed	7.12%	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	MF2289_75	5.55%	Fixed	7.12%	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	MF2289_80	5.55%	Fixed	7.12%	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	MF2289_85	5.55%	Fixed	7.12%	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	MF2289_90	5.55%	Fixed	7.12%	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	MFX2G6_95	5.94%	Fixed	7.21%	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)	MFX2G7_80NV	6.06%	Fixed	7.23%	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)	MFX2G7_75AB	6.06%	Fixed	7.23%	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)	MFX2G7_85AB	6.06%	Fixed	7.23%	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	5 Year Fixed Rate	MFX583_60	5.55%	Fixed	6.70%	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	MFX584_75	5.85%	Fixed	6.83%	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	MFX585_80	5.92%	Fixed	6.86%	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	5.93%	Fixed	6.87%	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	5.93%	Fixed	6.87%	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	MFX570_95	5.99%	Fixed	6.90%	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	MDNRST_60F (csh)	4.81%	SVR less 2.43%	7.07%	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	MDNRSU_60F (leg)	4.81%	SVR less 2.43%	7.07%	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	MDNRST_75F (csh)	4.81%	SVR less 2.43%	7.07%	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	MDNRSU_75F (leg)	4.81%	SVR less 2.43%	7.07%	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	MDNRSJ_60 (csh)	5.10%	SVR less 2.14%	7.07%	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	MDNRSK_60 (leg)	5.10%	SVR less 2.14%	7.07%	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	MDNRSJ_75 (csh)	5.10%	SVR less 2.14%	7.07%	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	MDNRSK_75 (leg)	5.10%	SVR less 2.14%	7.07%	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	MDNRSD_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	2 Year Variable Discount	MDNRSE_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	2 Year Variable Discount	MDNRSL_85 (csh)	5.35%	SVR less 1.89%	7.12%	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	MDNRSM_85 (leg)	5.35%	SVR less 1.89%	7.12%	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)	5.35%	SVR less 1.89%	7.12%	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	MDNRSM_90 (leg)	5.35%	SVR less 1.89%	7.12%	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	MFR2K8_60F (csh)	5.34%	Fixed	7.19%	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	MFR2K8_60F (leg)	5.34%	Fixed	7.19%	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	MFR2K8_75F (csh)	5.34%	Fixed	7.19%	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	MFR2K8_75F (leg)	5.34%	Fixed	7.19%	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	MFR2BQ_80F (csh)	5.55%	Fixed	7.23%	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	MFR2BR_80F (leg)	5.55%	Fixed	7.23%	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	MFR2CA_85F (csh)	5.60%	Fixed	7.24%	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	MFR2CB_85F (leg)	5.60%	Fixed	7.24%	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	MFR2CA_90F (csh)	5.60%	Fixed	7.24%	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	MFR2CB_90F (leg)	5.60%	Fixed	7.24%	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	MFR2R8_60 (csh)	5.65%	Fixed	7.18%	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	MFR2R9_60 (leg)	5.65%	Fixed	7.18%	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	MFR2R8_75 (csh)	5.65%	Fixed	7.18%	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	MFR2R9_75 (leg)	5.65%	Fixed	7.18%	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	MFR2S3_80 (csh)	5.85%	Fixed	7.22%	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	MFR2S4_80 (leg)	5.85%	Fixed	7.22%	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	MFR2W7_85 (csh)	5.90%	Fixed	7.23%	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	MFR2W8_85 (leg)	5.90%	Fixed	7.23%	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	MFR2W7_90 (csh)	5.90%	Fixed	7.23%	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	MFR2W8_90 (leg)	5.90%	Fixed	7.23%	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	MFR5C1_60 (csh)	5.74%	Fixed	6.85%	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	MFR5C2_60 (leg)	5.74%	Fixed	6.85%	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	MFR5M3_75 (csh)	6.08%	Fixed	6.99%	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	MFR5M3_75 (leg)	6.08%	Fixed	6.99%	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	MFR5M2_80 (csh)	6.08%	Fixed	6.99%	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	MFR5M3_80 (leg)	6.08%	Fixed	6.99%	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	MFR5M4_85 (csh)	6.15%	Fixed	7.02%	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	MFR5M5_85 (leg)	6.15%	Fixed	7.02%	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	MFR5M6_90 (csh)	6.20%	Fixed	7.04%	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	MFR5M7_90 (leg)	6.20%	Fixed	7.04%	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	MDNR3D_90	6.24%	SVR less 1.00%	6.75%	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	MFR3I4_90	6.44%	Fixed	7.24%	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	MDN3H5_60SB	6.69%	SVR less 0.55%	7.41%	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	MDN3H6_80SB	6.99%	SVR less 0.25%	7.50%	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	MFSB12_60SB	6.24%	Fixed	7.29%	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	MFSB13_80SB	6.44%	Fixed	7.35%	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	MDBR07_90	6.24%	SVR less 1.00%	7.17%	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	MFBR08_90	6.44%	Fixed	7.31%	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	MDNNF4_95	5.30%	SVR less 1.94%	7.08%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. The interest rate payable will not go below a floor of 2.00% during the initial discounted period. Reinspection fee to be paid upfront (cannot be added to loan).	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	MDNNF4_100	5.30%	SVR less 1.94%	7.08%	100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. The mortgage balance can be reduced by up to 10% without ERC. No Mortgage Indemnity. The interest rate payable will not go below a floor of 2.00% during the initial discounted period. Reinspection fee to be paid upfront (cannot be added to loan).	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	MFCO61_95	5.40%	Fixed	7.09%	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	MFCO61_100	5.40%	Fixed	7.09%	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	MFCO62_95	5.35%	Fixed	6.61%	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	MFCO62_100	5.35%	Fixed	6.61%	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	MDFCNM_95	5.22%	SVR less 2.02%	7.06%	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	MDFCNM_100	5.22%	SVR less 2.02%	7.06%	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	MFFCNY_95	5.32%	Fixed	7.07%	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	MFFCNY_100	5.32%	Fixed	7.07%	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	MFFCNZ_95	5.25%	Fixed	6.56%	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	MFFCNZ_100	5.25%	Fixed	6.56%	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	MDFCAI_60F	5.64%	SVR less 1.60%	7.20%	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	MDFCAI_75F	5.64%	SVR less 1.60%	7.20%	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	MDFCAI_60	5.94%	SVR less 1.30%	7.21%	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	MDFCAI_75	5.94%	SVR less 1.30%	7.21%	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	MDFCAI_80	5.94%	SVR less 1.30%	7.21%	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	MDFCAI_85	6.05%	SVR less 1.19%	7.24%	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	MDFCAI_90	6.10%	SVR less 1.14%	7.25%	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	MDFCAM_95	6.40%	SVR less 0.84%	7.31%	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	MFFC48_60	5.99%	Fixed	7.22%	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	MFFCV6_75	6.16%	Fixed	7.25%	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	MFFCV7_80	6.22%	Fixed	7.27%	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	MFFCV7_85	6.22%	Fixed	7.27%	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	MFFCV7_90	6.22%	Fixed	7.27%	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	MFFCV8_95	6.59%	Fixed	7.35%	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)	5 Year Fixed Rate	MFFCAP_60	5.85%	Fixed	6.83%	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	MFFCAQ_75	6.15%	Fixed	6.97%	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	MFFCAR_80	6.22%	Fixed	7.00%	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	MFFCAS_85	6.23%	Fixed	7.01%	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	MFFCAS_90	6.23%	Fixed	7.01%	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	MFFCAT_95	6.49%	Fixed	7.13%	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	MDFCYK_60F (csh)	5.75%	SVR less 1.40%	7.25%	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	MDFCY5_60F (leg)	5.75%	SVR less 1.40%	7.25%	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	MDFCYK_75F (csh)	5.75%	SVR less 1.40%	7.25%	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	MDFCY5_75F (leg)	5.75%	SVR less 1.40%	7.25%	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	MDFCAE_60 (csh)	6.05%	SVR less 1.10%	7.25%	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	MDFCAF_60 (leg)	6.05%	SVR less 1.10%	7.25%	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	MDFCAE_75 (csh)	6.05%	SVR less 1.10%	7.25%	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	MDFCAF_75 (leg)	6.05%	SVR less 1.10%	7.25%	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	MDFCAE_80 (csh)	6.05%	SVR less 1.10%	7.25%	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	MDFCAF_80 (leg)	6.05%	SVR less 1.10%	7.25%	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	MDFCAG_85 (csh)	6.15%	SVR less 1.00%	7.27%	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	MDFCAH_85 (leg)	6.15%	SVR less 1.00%	7.27%	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	MDFCAG_90 (csh)	6.15%	SVR less 1.00%	7.27%	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	MDFCAH_90 (leg)	6.15%	SVR less 1.00%	7.27%	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	MFFCC7_60 (csh)	6.14%	Fixed	7.27%	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	MFFCCB_60 (leg)	6.14%	Fixed	7.27%	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	MFFCV4_75 (csh)	6.40%	Fixed	7.32%	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	MFFCV5_75 (leg)	6.40%	Fixed	7.32%	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	MFFCV4_80 (csh)	6.40%	Fixed	7.32%	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	MFFCV5_80 (leg)	6.40%	Fixed	7.32%	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	MFFCJ4_85 (csh)	6.49%	Fixed	7.34%	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	MFFCJ5_85 (leg)	6.49%	Fixed	7.34%	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	MFFCJ4_90 (csh)	6.49%	Fixed	7.34%	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	MFFCJ5_90 (leg)	6.49%	Fixed	7.34%	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	MFFCAH_60 (csh)	6.04%	Fixed	6.97%	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	MFFCAI_60 (leg)	6.04%	Fixed	6.97%	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	MFFCAJ_75 (csh)	6.38%	Fixed	7.12%	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	MFFCAK_75 (leg)	6.38%	Fixed	7.12%	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	MFFCAJ_80 (csh)	6.38%	Fixed	7.12%	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	MFFCAK_80 (leg)	6.38%	Fixed	7.12%	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	MFFCAL_85 (csh)	6.45%	Fixed	7.15%	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	MFFCAM_85 (leg)	6.45%	Fixed	7.15%	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	MFFCAN_90 (csh)	6.49%	Fixed	7.16%	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	MFFCAO_90 (leg)	6.49%	Fixed	7.16%	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	MDF345_60SB	6.89%	SVR less 0.35%	7.47%	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	MDF346_80SB	7.19%	SVR less 0.05%	7.56%	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	MFFS10_60SB	6.44%	Fixed	7.35%	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	MFFS11_80SB	6.64%	Fixed	7.41%	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; **12 October 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% or mortgage balance permitted without any repayment charge (on 1 per annum. (Minimum - £500)

Income Multiples (indicative only and subject to an affordability assessment) Up to 80% LTV: Single X 5.00 Joint X 5.00 / Up to 85%: Single X 4.75 Joint X 4.75 / Up to 90% LTV: Single X 4.50 Joint X 4.50 / Up to 95% LTV: Single X 3.90 Joint X 3.90

Maximum LTV 95% for Local Authority / Ex Local Authority properties / Maximum advance on Apartments restricted to 80% LTV

Valuation Fee Scale: £0.00 - £499,999: FREE £495 £500,000 - £999,999: FREE £695 £1,000,001 + FREE £995

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 Limits may be extended once, provided required documentation/information is obtained. Limits 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 - Maximum of 4 applicants across a minimum of 2 households (including the main applicant), must be the applicants'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 amounts 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 or 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 12 October 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	MDR2T0_60	**4.84%**	SVR less 2.40%	7.03%	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	MDR2AG_75	**4.94%**	SVR less 2.30%	7.05%	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	MDR2T4_80	**5.09%**	SVR less 2.15%	7.08%	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	MDR2Z7_85	**5.14%**	SVR less 2.10%	7.09%	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	MDR2T2_90	**5.24%**	SVR less 2.00%	7.11%	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	MFP2A7_60	**5.65%**	Fixed	7.14%	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	MFP2A7_75	**5.65%**	Fixed	7.14%	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	MFP2A2_80	**5.85%**	Fixed	7.19%	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	MFP266_85	**5.89%**	Fixed	7.19%	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	MFP266_90	**5.89%**	Fixed	7.19%	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	MFP266	**5.89%**	Fixed	7.19%	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	5 Year Fixed Rate	MFP572_60	**5.50%**	Fixed	6.37%	up to 60%	£0	5 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	5 Year Fixed Rate	MFP572_75	**5.50%**	Fixed	6.37%	up to 75%	£0	5 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	5 Year Fixed Rate	MFP5AB_80	**5.70%**	Fixed	6.50%	up to 80%	£0	5 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	5 Year Fixed Rate	MFP5AC_85	**5.80%**	Fixed	6.56%	up to 85%	£0	5 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	5 Year Fixed Rate	MFP5AC_90	**5.80%**	Fixed	6.56%	up to 90%	£0	5 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	MDR2T3_NICO	**4.99%**	SVR less 2.25%	7.06%	-	£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	MFP265_NICO	**5.49%**	Fixed	7.11%	-	£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	MDR5FO_90	**5.99%**	SVR less 1.25%	6.91%	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)	MDN5P4_95	**5.80%**	SVR less 1.44%	6.69%	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; **12 October 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