Progressive Building Society (England) - Mortgage Products 14 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 Fixed Rate	MFG213_60F	4.15%	Fixed	6.90%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MFG214_75F	4.35%	Fixed	6.94%	75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MFG214_85F	4.35%	Fixed	6.94%	85%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFG215_60	4.39%	Fixed	6.88%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFG207_75	4.55%	Fixed	6.91%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFG207_85	4.55%	Fixed	6.91%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without Early Repayment Charge (ERC).	FTB | STB	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFGR13_60F (csh)	4.15%	Fixed	6.96%	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	MFGR14_75F (csh)	4.30%	Fixed	6.99%	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	MFGR14_85F (csh)	4.30%	Fixed	6.99%	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	2 Year Fixed Rate	MFGR15_60 (csh)	4.39%	Fixed	6.94%	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	MFGR16_75 (csh)	4.55%	Fixed	6.97%	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	MFGR16_85 (csh)	4.55%	Fixed	6.97%	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

Product Notes

The above terms apply to all applications for property in SE of England (Postcode restricted) which meet the Society's current lending criteria, received from: **14 July 2026**

Products exclusively available to Appointed Representatives of Openwork network. Openwork representatives can register at www.progressiveforintermediaries.com. Dedicated BDM - kevin.flannery@theprogressive.com

The Standard Variable Rate (SVR); 7.24% from 1st February 2026.

Minimum advance £200,000 - Maximum advance £2,000,000 Max LTV 85% (including New Build properties).

Max Advance on loans 0.01% to 80% LTV: £2m / Max Advance on loans 80.01% to 85% LTV: £800k

Product features: No extended tie in / Ability to make overpayments by making Capital Repayments. Capital Repayments up to 10% of mortgage balance permitted without Early Repayment Charge (ERC) per annum. (Minimum - £500)

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

The Society only lends on properties in Northern Ireland and Southeast of England (postcodes only as stated). The Society does not lend on Flats/Apartments/Maisonettes in England.

Postcodes accepted - only properties in the following postcode areas are accepted: BH, BN, BR, CB, CM, CT, GU, HP, KT, LU, ME, MK, OX, PO (excluding Isle of Wight), RG, RH, SG, SL, SN, SO, SP, SS, TN, WD

Valuation Fee: Free Valuation products - one free standard valuation per applicant(s) / Should a second valuation be required refer to valuation fee scale below:

Valuation Fee Scale; **£0.00 - £300,000: Fee £245 £300,001 - £500,000: Fee £395 £500,001- £750,000: Fee £495 £750,001 - £1,000,000: £595 £1,000,001 - £2,000,000: £995 £2,000,001 + = by negotiation**

Interest only mortgage is available (maximum LTV 75%), provided a credible repayment strategy is in place to replace the mortgage balance in full. See below for additional details

Endowment policy, allowing 100% of middle growth outcome, Stocks & Shares ISA (loan x 120%/term of loan years), Pension max 25% of projected total fund, Sale of second home with 100% equity for loans below 10 years or 75% equity for loans greater than 10 years.

Remortgage - Cashback (£500) will be issued to bank account one month after completion

Availability; FTB = First Time Buyer / STB = Second Time Buyer / RMTG = Remortgage

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.

Capital Repayments up to 10% of mortgage balance permitted without Early Repayment Charge (ERC) per annum. (Minimum - £500).

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