Progressive Building Society - Mortgage Products

30 September 2026

Type	Product	Previous Product Code	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee (Refer to Notes)	Product Features	HLC	Availability		Early Repayment Charge
House Purchase (with Fee)	2 Year Variable Discount	MDN2V6_60F	MDN2W7_60F	5.14%	SVR less 2.10%	7.09%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (with Fee)	2 Year Variable Discount	MDN2V8_75F	MDN2W7_75F	5.14%	SVR less 2.10%	7.09%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Green)	2 Year Variable Discount (Green Mortgage)	MDN2BQ_60G	MDN2BP_60G	5.30%	SVR less 1.94%	7.08%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Green)	2 Year Variable Discount (Green Mortgage)	MDN2BQ_75G	MDN2BP_75G	5.30%	SVR less 1.94%	7.08%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BC_60	MDN2CG_60	5.44%	SVR less 1.80%	7.11%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BC_75	MDN2CG_75	5.44%	SVR less 1.80%	7.11%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BC_80	MDN2CG_80	5.44%	SVR less 1.80%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BO_85	MDN2BF_85	5.55%	SVR less 1.69%	7.13%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2CF_90	MDN2CO_90	5.60%	SVR less 1.64%	7.14%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount	MDN2BR_95	MDN2CH_95	5.90%	SVR less 1.34%	7.20%	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount (New Venture)	MDN2CG_80NV	MDN2CI_80NV	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.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount (Affordability Booster)	MDN2CG_80AB	MDN2CI_80AB	5.94%	SVR less 1.30%	7.21%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (MSP). 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% durine the initial discounted period.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase	2 Year Variable Discount (Affordability Booster)	MDN2CG_85AB	MDN2CI_85AB	5.94%	SVR less 1.30%	7.21%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (MSP). 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% durine the initial discounted period.	No	FTB | STB	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (with Fee)	2 Year Fixed Rate	MF2068_60	MF2059_60	5.39%	Fixed	7.16%	60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MF2132_75	MF2134_75	5.56%	Fixed	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.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MF2133_80	MF2135_80	5.62%	Fixed	7.21%	80%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MF2133_85	MF2135_85	5.62%	Fixed	7.21%	85%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase (with Fee)	2 Year Fixed Rate	MF2133_90	MF2135_90	5.62%	Fixed	7.21%	90%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2E2_60	MFX271_60	5.69%	Fixed	7.15%	60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2F6_75	MFX2G3_75	5.86%	Fixed	7.19%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2G1_80	MFX2G2_80	5.92%	Fixed	7.20%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2G1_85	MFX2G2_85	5.92%	Fixed	7.20%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX2G1_90	MFX2G2_90	5.92%	Fixed	7.20%	90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate	MFX272_95	MFX293_95	6.29%	Fixed	7.28%	95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate (New Venture)	MFX2G2_80NV	MFX2G4_80NV	6.42%	Fixed	7.31%	80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate (Affordability Booster)	MFX2G3_75AB	MFX2G5_75AB	6.36%	Fixed	7.30%	75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (MSP). The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	2 Year Fixed Rate (Affordability Booster)	MFX2G2_85AB	MFX2G4_85AB	6.42%	Fixed	7.31%	85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Joint Mortgage Sole Proprietor (MSP). The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX579_60	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.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX578_75	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.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX580_80	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.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX581_85	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.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX581_90	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.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
House Purchase	5 Year Fixed Rate	MFX582_95	MFX587_95	6.20%	Fixed	6.99%	95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	The mortgage balance can be reduced by up to 10% without ERC.	No	FTB | STB	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Variable Discount	MDNRQK_60F (ssh)	MDNRSN_60F	5.45%	SVR less 1.79%	7.19%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (with Fee)	2 Year Variable Discount	MDNRQY_60F (leg)	MDNRSO_60F	5.45%	SVR less 1.79%	7.19%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (with Fee)	2 Year Variable Discount	MDNRQK_75F (ssh)	MDNRSN_75F	5.45%	SVR less 1.79%	7.19%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (with Fee)	2 Year Variable Discount	MDNRQY_75F (leg)	MDNRSO_75F	5.45%	SVR less 1.79%	7.19%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQD_60 (ssh)	MDNRSP_60	5.75%	SVR less 1.49%	7.20%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQE_60 (leg)	MDNRSQ_60	5.75%	SVR less 1.49%	7.20%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQD_75 (ssh)	MDNRSP_75	5.75%	SVR less 1.49%	7.20%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQE_75 (leg)	MDNRSQ_75	5.75%	SVR less 1.49%	7.20%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQD_80 (ssh)	MDNRSP_80	5.75%	SVR less 1.49%	7.20%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRQE_80 (leg)	MDNRSQ_80	5.75%	SVR less 1.49%	7.20%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSL_85 (ssh)	MDNRSR_85	5.85%	SVR less 1.39%	7.22%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSM_85 (leg)	MDNRSS_85	5.85%	SVR less 1.39%	7.22%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSL_90 (ssh)	MDNRSR_90	5.85%	SVR less 1.39%	7.22%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage	2 Year Variable Discount	MDNRSM_90 (leg)	MDNRSS_90	5.85%	SVR less 1.39%	7.22%	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.	No	RMTG	Based on an e...	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (with Fee)	2 Year Fixed Rate	MFR2BS_60F (ssh)	MFR2W1_60F (ssh)	5.50%	Fixed	7.22%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2BT_60F (leg)	MFR2W2_60F (leg)	5.50%	Fixed	7.22%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2BM_75F (ssh)	MFR2W5_75F (ssh)	5.80%	Fixed	7.28%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2BN_75F (leg)	MFR2W6_75F (leg)	5.80%	Fixed	7.28%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2BM_80F (ssh)	MFR2W5_80F (ssh)	5.80%	Fixed	7.28%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR2BN_80F (leg)	MFR2W6_80F (leg)	5.80%	Fixed	7.28%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR257_85F (ssh)	MFR2W7_85F (ssh)	5.90%	Fixed	7.30%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR258_85F (leg)	MFR2W8_85F (leg)	5.90%	Fixed	7.30%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR257_90F (ssh)	MFR2W7_90F (ssh)	5.90%	Fixed	7.30%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage (with Fee)	2 Year Fixed Rate	MFR258_90F (leg)	MFR2W8_90F (leg)	5.90%	Fixed	7.30%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2K8_60 (ssh)	MFR2W9_60 (ssh)	5.84%	Fixed	7.21%	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.	No	RMTG	Based on an e...	3% of balance repaid during the fixed rate period

Remortgage	2 Year Fixed Rate	MFR2X9_60 (leg)	MFR2X1_60 (leg)	5.84%	Fixed	7.21%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2W3_75 (csh)	MFR2X2_75 (csh)	6.10%	Fixed	7.26%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2W4_75 (leg)	MFR2X3_75 (leg)	6.10%	Fixed	7.26%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2W3_80 (csh)	MFR2X2_80 (csh)	6.10%	Fixed	7.26%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2W4_80 (leg)	MFR2X3_80 (leg)	6.10%	Fixed	7.26%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2BW_85 (csh)	MFR2BY_85 (csh)	6.20%	Fixed	7.28%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2BX_85 (leg)	MFR2BZ_85 (leg)	6.20%	Fixed	7.28%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2BW_90 (csh)	MFR2BY_90 (csh)	6.20%	Fixed	7.28%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	2 Year Fixed Rate	MFR2BX_90 (leg)	MFR2BZ_90 (leg)	6.20%	Fixed	7.28%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5S0_60 (csh)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5S1_60 (leg)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L5_75 (csh)	MFR5M2_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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L6_75 (leg)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L5_80 (csh)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L6_80 (leg)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L7_85 (csh)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L8_85 (leg)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5L9_90 (csh)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage	5 Year Fixed Rate	MFR5M1_90 (leg)	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Remortgage (Renovation Remortgage)	3 Year Variable Discount	MDNR38_90	MDNR3C_90	6.49%	SVR less 0.75%	6.93%	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.	No	RMTG	Based on a st	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	MFRR32_90	MFRR33_90	6.65%	Fixed	7.30%	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.	No	RMTG	Based on a st	3% of balance repaid during the fixed rate period
Self Build	3 Year Variable Discount	MDN3H3_60SB	MDN3H2_60SB	6.54%	SVR less 0.70%	7.36%	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.	No	FTB | STB	Based on an a	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	MDN3H4_80SB	MDN3H4_80SB	6.84%	SVR less 0.40%	7.45%	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.	No	FTB | STB	Based on an a	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	MFSB10_60SB	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).	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
Self Build	3 Year Fixed Rate	MFSB11_80SB	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).	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Buy to Renovate)	3 Year Variable Discount	MDBR05_90	MDBR06_90	6.60%	SVR less 0.64%	7.44%	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.	No	FTB | STB	Based on an a	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	MFBR06_90	MFBR07_90	6.70%	Fixed	7.40%	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme	2 Year Variable Discount		MDNNF3_95	4.92%	SVR less 2.32%	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).	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme	2 Year Variable Discount		MDNNF3_100	4.92%	SVR less 2.32%	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).	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme	2 Year Fixed Rate		MFCO59_95	5.02%	Fixed	7.01%	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).	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme	2 Year Fixed Rate		MFCO59_100	5.02%	Fixed	7.01%	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).	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme	5 Year Fixed Rate		MFCO60_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).	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme	5 Year Fixed Rate		MFCO60_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).	No	FTB | STB	Based on an a	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).	No	FTB | STB	Based on an a	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).	No	FTB | STB	Based on an a	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).	No	FTB | STB	Based on an a	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).	No	FTB | STB	Based on an a	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).	No	FTB | STB	Based on an a	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).	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCAA_60F	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.	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCAA_75F	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.	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCAB_60	MDFCAJ_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.	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCAB_75	MDFCAJ_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.	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCAB_80	MDFCAJ_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.	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCAC_85	MDFCAK_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.	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCY1_90	MDFCAL_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.	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Variable Discount	MDFCAD_95	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.	No	FTB | STB	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFC5S_60	MFFC4B_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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCT6_75	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCV1_80	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCV1_85	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFCV1_90	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	2 Year Fixed Rate	MFFC3B_95	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC5E_60	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC8K_75	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC9Y_80	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFC5Z_85	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.	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period

House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFCSE_90	MFFCA5_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.	No	FTB | STB	Based on a st	3% of balance repaid during the fixed rate period
House Purchase (Foreign Currency)	5 Year Fixed Rate	MFFCAA_95	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.	No	FTB | STB	Based on a st	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY2_60F (csh)	MDFCY4_60F (csh)	5.75%	SVR less 1.49%	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.	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY3_60F (leg)	MDFCY5_60F (leg)	5.75%	SVR less 1.49%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY2_75F (csh)	MDFCY4_75F (csh)	5.75%	SVR less 1.49%	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.	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCY3_75F (leg)	MDFCY5_75F (leg)	5.75%	SVR less 1.49%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ3_60 (csh)	MDFCAE_60 (csh)	6.05%	SVR less 1.19%	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.	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ4_60 (leg)	MDFCAF_60 (leg)	6.05%	SVR less 1.19%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ3_75 (csh)	MDFCAE_75 (csh)	6.05%	SVR less 1.19%	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.	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ4_75 (leg)	MDFCAF_75 (leg)	6.05%	SVR less 1.19%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ3_80 (csh)	MDFCAE_80 (csh)	6.05%	SVR less 1.19%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ4_80 (leg)	MDFCAF_80 (leg)	6.05%	SVR less 1.19%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ5_85 (csh)	MDFCAG_85 (csh)	6.15%	SVR less 1.09%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ5_85 (leg)	MDFCAH_85 (leg)	6.15%	SVR less 1.09%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ5_90 (csh)	MDFCAG_90 (csh)	6.15%	SVR less 1.09%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Variable Discount	MDFCJ6_90 (leg)	MDFCAH_90 (leg)	6.15%	SVR less 1.09%	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	No	RMTG	Based on an a	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCV2_60 (csh)	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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCV3_60 (leg)	MFFCC8_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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCS5_75 (csh)	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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCS6_75 (leg)	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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCS5_80 (csh)	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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCS6_80 (leg)	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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCS1_85 (csh)	MFFCS4_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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCS2_85 (leg)	MFFCS5_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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCS1_90 (csh)	MFFCS4_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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	2 Year Fixed Rate	MFFCS2_90 (leg)	MFFCS5_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	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9Q_60 (csh)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFC9R_60 (leg)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFCA8_75 (csh)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFCAC_75 (leg)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFCA8_80 (csh)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFCAC_80 (leg)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFCAD_85 (csh)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFCAE_85 (leg)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFCAF_90 (csh)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Remortgage (Foreign Currency)	5 Year Fixed Rate	MFFCAG_90 (leg)	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.	No	RMTG	Based on an a	3% of balance repaid during the fixed rate period
Self Build (Foreign Currency)	3 Year Variable Discount	MDF341_60SB	MDF343_60SB	6.74%	SVR less 0.50%	7.42%	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.	No	FTB | STB	Based on an a	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	MDF344_80SB	7.04%	SVR less 0.20%	7.51%	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.	No	FTB | STB	Based on an a	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	MFFSQ8_60SB	MFFSI0_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).	No	FTB | STB	Based on an a	3% of balance repaid during the fixed rate period
Self Build (Foreign Currency)	3 Year Fixed Rate	MFFSQ9_80SB	MFFSI1_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).	No	FTB | STB	Based on an a	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; **30 September 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% 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 - £300,000 Fee £245 £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 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 amount may vary based on the condition of the proprty 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

30 September 2026

Type	Product	Previous Code	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee	Product Features	HLC	Availability	Early Repayment Charge
Product Switch	2 Year Variable Discount		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.	n/a	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.	n/a	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.	n/a	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.	n/a	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.	n/a	Existing Customers	2% of balance repaid in year 1 1% of balance repaid in year 2
Product Switch	2 Year Fixed Rate	MFP2B7_60	MFP2F4_60	**5.50%**	Fixed	7.11%	up to 60%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2A6_75	MFP2F4_75	**5.50%**	Fixed	7.11%	up to 75%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2B6_80	MFP2F3_80	**5.70%**	Fixed	7.15%	up to 80%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2F8_85	MFP2F9_85	**5.80%**	Fixed	7.18%	up to 85%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2F8_90	MFP2F9_90	**5.80%**	Fixed	7.18%	up to 90%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	2 Year Fixed Rate	MFP2F8	MFP2F9	**5.80%**	Fixed	7.18%	over 90%	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	5 Year Fixed Rate	MFP599_60	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.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	5 Year Fixed Rate	MFP578_75	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.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	5 Year Fixed Rate	MFP572_80	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.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	5 Year Fixed Rate	MFP5AA_85	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.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Product Switch	5 Year Fixed Rate	MFP5AA_90	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.	n/a	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.	n/a	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	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.	n/a	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	MFP265_NICO	**5.49%**	Fixed	7.11%	-	£0	2 years	n/a	The mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	3% of balance repaid during the fixed rate period
Additional Borrowing	5 Year Variable Rate	MDR5FN_90	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.	n/a	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	n/a	Existing Customers	None
Additional Borrowing	5 Year Variable Rate (Ported)	MDN5P3_95	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.	n/a	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

Based on

Product Notes

The above terms apply to all applications, that meet the Society's current lending criteria received from; **30 September 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