

Progressive Building Society Mortgage Products - 14 November 2025															
Product	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee (Refer to Notes)	Product Features	HLC	Availability	Early Repayment Charge			
First Time Buyer or Home Mover															
2 Year Variable Discount	MDN2V7_60F	4.39%	SVR less 3.10%	7.15%		60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	Base	2% of balance repaid in year 1 balance repaid in year 2	1% of
2 Year Variable Discount	MDN2V7_75F	4.39%	SVR less 3.10%	7.15%		75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	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		Base	2% of balance repaid in year 1 balance repaid in year 2
First Time Buyer or Home Mover															
2 Year Variable Discount (GREEN MORTGAGE)	MDN2AT_60G	4.49%	SVR less 3.00%	7.11%		60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	Base	2% of balance repaid in year 1 balance repaid in year 2	1% of
2 Year Variable Discount (GREEN MORTGAGE)	MDN2AT_75G	4.49%	SVR less 3.00%	7.11%		75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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		Base	2% of balance repaid in year 1 balance repaid in year 2
2 Year Variable Discount	MDN2V4_60	4.59%	SVR less 2.90%	7.13%		60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	Base	2% of balance repaid in year 1 balance repaid in year 2	1% of
2 Year Variable Discount	MDN2V4_75	4.59%	SVR less 2.90%	7.13%		75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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		Base	2% of balance repaid in year 1 balance repaid in year 2
2 Year Variable Discount	MDN2AM_80	4.70%	SVR less 2.79%	7.15%		80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	Base	2% of balance repaid in year 1 balance repaid in year 2	1% of
2 Year Variable Discount	MDN2AO_85	4.72%	SVR less 2.77%	7.15%		85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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		Base	2% of balance repaid in year 1 balance repaid in year 2
2 Year Variable Discount	MDN2AP_90	4.90%	SVR less 2.59%	7.19%		90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	Base	2% of balance repaid in year 1 balance repaid in year 2	1% of
2 Year Variable Discount	MDN2W9_95	4.99%	SVR less 2.50%	7.21%		95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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		Base	2% of balance repaid in year 1 balance repaid in year 2
First Time Buyer or Home Mover - Affordability Booster / Joint Mortgage Sole Proprietor (JMSP)															
2 Year Variable Discount (Affordability Booster)	MDN2AU_75AB	5.09%	SVR less 2.40%	7.23%		75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	Base	2% of balance repaid in year 1 balance repaid in year 2	1% of
2 Year Variable Discount (Affordability Booster)	MDN2AV_80AB	5.20%	SVR less 2.29%	7.26%		80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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		Base	2% of balance repaid in year 1 balance repaid in year 2
2 Year Variable Discount (Affordability Booster)	MDN2AR_85AB	5.22%	SVR less 2.27%	7.26%		85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	Base	2% of balance repaid in year 1 balance repaid in year 2	1% of
First time buyer or home mover															
2 Year Fixed Rate	MF2124_60	4.10%	Fixed	7.21%		60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MF2123_75	4.14%	Fixed	7.21%		75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB		Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2123_80	4.14%	Fixed	7.21%		80%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MF2109_85	4.15%	Fixed	7.21%		85%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB		Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MF2125_90	4.22%	Fixed	7.23%		90%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MFX252_60	4.35%	Fixed	7.19%		60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MFX2D8_75	4.39%	Fixed	7.20%		75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB		Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX2E1_80	4.43%	Fixed	7.20%		80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MFX2E1_85	4.43%	Fixed	7.20%		85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB		Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFX2E1_90	4.43%	Fixed	7.20%		90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period	

2 Year Fixed Rate	MF X2D5_95	4.89%	Fixed	7.28%		95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF5011_80	4.05%	Fixed	6.40%		80%	£995	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF X537_60	4.19%	Fixed	6.38%		60%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF X534_75	4.29%	Fixed	6.42%		75%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF X538_80	4.39%	Fixed	6.46%		80%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF X593_85	4.43%	Fixed	6.48%		85%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF X593_90	4.43%	Fixed	6.48%		90%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MF X594_95	4.85%	Fixed	6.64%		95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
First Time Buyer or Home Mover - Affordability Booster / Joint Mortgage Sole Proprietor (JMSP)														
2 Year Fixed Rate (Affordability Booster)	MF X2E2_85AB	4.93%	Fixed	7.29%		85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Base	3% of balance repaid during the fixed rate period
Remortgage														
2 Year Variable Discount	MDNRKM_60F (csh) & MDNRKN_60F (leg)	4.09%	SVR less 3.40%	7.07%		60%	£995	2 years	Free Valuation	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 or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRPR_75F (csh) & MDNRPS_75F (leg)	4.30%	SVR less 3.19%	7.11%		75%	£995	2 years	Free Valuation	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 or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage														
2 Year Variable Discount	MDNRPN_60 (csh) & MDNRPO_60 (leg)	4.60%	SVR less 2.89%	7.10%		60%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRPP_75 (csh) & MDNRPQ_75 (leg)	4.80%	SVR less 2.69%	7.14%		75%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRPT_80 (csh) & MDNRPU_80 (leg)	5.00%	SVR less 2.49%	7.19%		80%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRPT_85 (csh) & MDNRPU_85 (leg)	5.00%	SVR less 2.49%	7.19%		85%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Variable Discount	MDNRLD_90 (csh) & MDNRLE_90 (leg)	5.04%	SVR less 2.45%	7.19%		90%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
Remortgage														
2 Year Fixed Rate	MFR2AT_60F (csh) & MFR2AU_60F (leg)	4.20%	Fixed	7.15%		60%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2E5_75F (csh) & MFR2E6_75F (leg)	4.24%	Fixed	7.16%		75%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2AV_80F (csh) & MFR2AW_80F (leg)	4.32%	Fixed	7.18%		80%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2Z2_85F (csh) & MFR2Z3_85F (leg)	4.45%	Fixed	7.20%		85%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2U1_90F (csh) & MFR2U2_90F (leg)	4.85%	Fixed	7.28%		90%	£995	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2Z2_60 (csh) & MFR2Z3_60 (leg)	4.45%	Fixed	7.11%		60%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period

2 Year Fixed Rate	MFR2M2_75 (csh) & MFR2M3_75 (leg)	4.49%	Fixed	7.12%	75%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2S9_80 (csh) & MFR2T1_80 (leg)	4.50%	Fixed	7.12%	80%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2S9_85 (csh) & MFR2T1_85 (leg)	4.50%	Fixed	7.12%	85%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
2 Year Fixed Rate	MFR2I7_90 (csh) & MFR2I8_90 (leg)	4.90%	Fixed	7.21%	90%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5J5_60 (csh) & MFR5J6_60 (leg)	4.28%	Fixed	6.06%	60%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5J7_75 (csh) & MFR5J8_75 (leg)	4.53%	Fixed	6.19%	75%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5J9_80 (csh) & MFR5K1_80 (leg)	4.78%	Fixed	6.32%	80%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5K2_85 (csh) & MFR5K3_85 (leg)	4.79%	Fixed	6.32%	85%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
5 Year Fixed Rate	MFR5E1_90 (csh) & MFR5E2_90 (leg)	4.85%	Fixed	6.35%	90%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
Renovation Remortgage													
2 Year Variable Discount (Renovation Remortgage)	MDNRRU_85	5.70%	SVR less 1.79%	7.34%	85%	£0	2 years	Free Valuation	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 75% while work in progress. Available for Repayment only.	No	RMTG	Base	2% of balance repaid in year 1 1% of balance repaid in year 2
2 Year Fixed Rate (Renovation Remortgage)	MFRR2X_85	5.70%	Fixed	7.37%	85%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. £250 cashback. Up to 3 stages permitted. Can advance up to 75% while work in progress. Available for Repayment only.	No	RMTG	Base	3% of balance repaid during the fixed rate period
Self Build													
3 Year Variable Self Build	MDN3G7_60SB	5.74%	SVR less 1.75%	7.32%	60%	£1,495	3 years	Free Valuation	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	Base	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
3 Year Variable Self Build	MDN3G8_80SB	6.24%	SVR less 1.25%	7.48%	80%	£1,495	3 years	Free Valuation	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	Base	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3

Product Notes
The above terms apply to all applications received from 14 November 2025 , which meet the Society's current lending criteria
The Standard Variable Rate (SVR); 7.49% from 1st September 2025.
Minimum advance £30,000 - Maximum advance £2,000,000 / Minimum purchase price £75,000
Max Advance on loans 80.01% to 85% LTV: £650k / Max Advance on loans 85.01% to 90% LTV: £475k / Max Advance on loans 90.01% to 95% LTV: £275k
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 90% 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.
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.)
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.
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 85% - can advance up to 75% 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.
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.
The Society only lends on properties in Northern Ireland
Terms & Conditions detailed on our website: www.theprogressive.com

Progressive Building Society Other Products - 14 November 2025														
Product	Product Code	Rate	Rate Description	APRC	Max LTV	Arrangement Fee	End Date	Valuation Fee (Refer to Notes)	Product Features	HLC	Availability	Early Repayment Charge		
Northern Ireland Co-Ownership Scheme														
Northern Ireland Co-Ownership Scheme 2 Year Variable Discount	MDNNE4_95	5.30%	SVR less 2.19%	7.28%		95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. 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	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme 2 Year Variable Discount	MDNNE5_100	5.35%	SVR less 2.14%	7.29%		100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. 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	2% of balance repaid in year 1 1% of balance repaid in year 2
Northern Ireland Co-Ownership Scheme														
Northern Ireland Co-Ownership Scheme 2 Year Fixed Rate	MFCO32_95	5.25%	Fixed	7.35%		95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. 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	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme 2 Year Fixed Rate	MFCO49_100	5.30%	Fixed	7.36%		100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. 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	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme														
Northern Ireland Co-Ownership Scheme 5 Year Fixed Rate	MFCO33_95	4.55%	Fixed	6.52%		95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. 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	3% of balance repaid during the fixed rate period
Northern Ireland Co-Ownership Scheme 5 Year Fixed Rate	MFCO34_100	4.60%	Fixed	6.54%		100%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. 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	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co-Ownership Scheme														
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Variable Discount	MDFCNB_95	5.30%	SVR less 2.19%	7.28%		95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. 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	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Variable Discount	MDFCNC_100	5.35%	SVR less 2.14%	7.29%		100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. 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	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency Northern Ireland Co-Ownership Scheme														
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Fixed Rate	MFFCN1_95	5.25%	Fixed	7.35%		95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. 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	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co Ownership Scheme 2 Year Fixed Rate	MFFCNJ_100	5.30%	Fixed	7.36%		100%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. 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	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co-Ownership Scheme														
Foreign Currency Northern Ireland Co Ownership Scheme 5 Year Fixed Rate	MFFCN2_95	4.55%	Fixed	6.52%		95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	95% Equity Purchase. 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	3% of balance repaid during the fixed rate period
Foreign Currency Northern Ireland Co Ownership Scheme 5 Year Fixed Rate	MFFCN3_100	4.60%	Fixed	6.54%		100%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	100% Equity Purchase. 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	3% of balance repaid during the fixed rate period
Foreign Currency (house purchase)														
Foreign Currency 2 Year Variable Discount	MDFCP9_60F	4.39%	SVR less 3.10%	7.15%		60%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCP9_75F	4.39%	SVR less 3.10%	7.15%		75%	£995	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (house purchase)														
Foreign Currency 2 Year Variable Discount	MDFC70_60	4.59%	SVR less 2.90%	7.13%		60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC70_75	4.59%	SVR less 2.90%	7.13%		75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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	2% of balance repaid in year 1 1% of balance repaid in year 2

Foreign Currency 2 Year Variable Discount	MDFCO3_80	4.70%	SVR less 2.79%	7.15%		80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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 o	2% of balance repaid in year 1 1% of balance repaid in year 2	
Foreign Currency 2 Year Variable Discount	MDFCP2_85	4.72%	SVR less 2.77%	7.15%		85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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 o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCP3_90	4.90%	SVR less 2.59%	7.19%		90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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 o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCM3_95	4.99%	SVR less 2.50%	7.21%		95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	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 o	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (house purchase)															
Foreign Currency 2 Year Fixed Rate	MFFCM2_60	4.35%	Fixed	7.19%		60%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 2 Year Fixed Rate	MFFCM1_75	4.39%	Fixed	7.20%		75%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 2 Year Fixed Rate	MFFCM4_80	4.43%	Fixed	7.20%		80%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 2 Year Fixed Rate	MFFCM4_85	4.43%	Fixed	7.20%		85%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 2 Year Fixed Rate	MFFCM4_90	4.43%	Fixed	7.20%		90%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 2 Year Fixed Rate	MFFCL4_95	4.89%	Fixed	7.28%		95%	£0	2 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency (house purchase)															
Foreign Currency 5 Year Fixed Rate	MFFC6W_60	4.19%	Fixed	6.38%		60%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 5 Year Fixed Rate	MFFC5A_75	4.29%	Fixed	6.42%		75%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 5 Year Fixed Rate	MFFC6X_80	4.39%	Fixed	6.46%		80%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 5 Year Fixed Rate	MFFC7G_85	4.43%	Fixed	6.48%		85%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 5 Year Fixed Rate	MFFC7G_90	4.43%	Fixed	6.48%		90%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency 5 Year Fixed Rate	MFFC7H_95	4.85%	Fixed	6.64%		95%	£0	5 years	Free Valuation. £100 Reinspection Fee for new build.	Mortgage balance can be reduced by up to 10% without ERC.	No	FTB / STB	Based o	3% of balance repaid during the fixed rate period	
Foreign Currency (remortgage)															
Foreign Currency 2 Year Variable Discount	MDFC65_60F (csh) & MDFC66_60F (leg)	4.09%	SVR less 3.40%	7.07%		60%	£995	2 years	Free Valuation	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 or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2	
Foreign Currency 2 Year Variable Discount	MDFCP6_75F (csh) & MDFCP7_75F (leg)	4.30%	SVR less 3.19%	7.11%		75%	£995	2 years	Free Valuation	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 or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2	
Foreign Currency (remortgage)															
Foreign Currency 2 Year Variable Discount	MDFCO6_60 (csh) & MDFCO7_60 (leg)	4.60%	SVR less 2.89%	7.10%		60%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2	
Foreign Currency 2 Year Variable Discount	MDFCO8_75 (csh) & MDFCO9_75 (leg)	4.80%	SVR less 2.69%	7.14%		75%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Interest only or Repayment mortgages.	No	RMTG	Based o	2% of balance repaid in year 1 1% of balance repaid in year 2	

Foreign Currency 2 Year Variable Discount	MDFCP4_80 (csh) & MDFCP5_80 (leg)	5.00%	SVR less 2.49%	7.19%		80%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFCP4_85 (csh) & MDFCP5_85 (leg)	5.00%	SVR less 2.49%	7.19%		85%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency 2 Year Variable Discount	MDFC93_90 (csh) & MDFC94_90 (leg)	5.04%	SVR less 2.45%	7.19%		90%	£0	2 years	Free Valuation	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 or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	2% of balance repaid in year 1 1% of balance repaid in year 2
Foreign Currency (remortgage)														
Foreign Currency 2 Year Fixed Rate	MFFCL5_60 (csh) & MFFCL6_60 (leg)	4.45%	Fixed	7.11%		60%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCG3_75 (csh) & MFFCG4_75 (leg)	4.49%	Fixed	7.12%		75%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCM5_80 (csh) & MFFCM6_80 (leg)	4.50%	Fixed	7.12%		80%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCM5_85 (csh) & MFFCM6_85 (leg)	4.50%	Fixed	7.12%		85%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 2 Year Fixed Rate	MFFCM7_90 (csh) & MFFCM8_90 (leg)	4.90%	Fixed	7.21%		90%	£0	2 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency (remortgage)														
Foreign Currency 5 Year Fixed Rate	MFFC6Y_60 (csh) & MFFC6Z_60 (leg)	4.28%	Fixed	6.06%		60%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC7A_75 (csh) & MFFC7B_75 (leg)	4.53%	Fixed	6.19%		75%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC7C_80 (csh) & MFFC7D_80 (leg)	4.78%	Fixed	6.32%		80%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC7E_85 (csh) & MFFC7F_85(leg)	4.79%	Fixed	6.32%		85%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency 5 Year Fixed Rate	MFFC5J_90 (csh) & MFFC5K_90 (leg)	4.85%	Fixed	6.35%		90%	£0	5 years	Free Valuation	Mortgage balance can be reduced by up to 10% without ERC. Free Standard Legal Fees or £500 cashback. Available for Repayment mortgages only	No	RMTG	Based on	3% of balance repaid during the fixed rate period
Foreign Currency (self build)														
Foreign Currency 3 Year Self Build	MDF332_60SB	5.74%	SVR less 1.75%	7.32%		60%	£1,495	3 years	Free Valuation	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	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3
Foreign Currency 3 Year Self Build	MDF333_80SB	6.24%	SVR less 1.25%	7.48%		80%	£1,495	3 years	Free Valuation	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	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3

Product Notes
The above terms apply to all applications received from 14 November 2025 , which meet the Society's current lending criteria
The Standard Variable Rate (SVR); 7.49% from 1st September 2025.
Minimum advance £30,000 - Maximum advance £2,000,000 / Minimum purchase price £75,000
Max Advance on loans 80.01% to 85% LTV: £650k / Max Advance on loans 85.01% to 90% LTV: £475k / Max Advance on loans 90.01% to 95% LTV: £275k
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 90% 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)
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.
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
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
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. Foreign Currency products cannot be processed online.	
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.	
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 - 14 November 2025															
Product	Product Code	Rate	Rate Description	APRC		Max LTV	Arrangement Fee	End Date	Valuation Fee	Product Features	HLC	Availability	Early Repayment Charge		
Variable Rate Mortgages for Existing Customer / Product Switch															
2 Year Variable Discount	MDR2X2_60	4.22%	SVR less 3.27%	7.07%		up to 60%	£0	2 years	n/a	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	Based on	2% of balance repaid in year 1 2% of balance repaid in year 2	1% of
2 Year Variable Discount	MDR2Y2_75	4.42%	SVR less 3.07%	7.11%		up to 75%	£0	2 years	n/a	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 2% of balance repaid in year 2	1% of
2 Year Variable Discount	MDR2W5_80	4.69%	SVR less 2.80%	7.16%		up to 80%	£0	2 years	n/a	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 2% of balance repaid in year 2	1% of
2 Year Variable Discount	MDR2Y1_85	4.79%	SVR less 2.70%	7.18%		up to 85%	£0	2 years	n/a	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 2% of balance repaid in year 2	1% of
2 Year Variable Discount	MDR2X5_90	4.90%	SVR less 2.59%	7.21%		up to 90%	£0	2 years	n/a	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 2% of balance repaid in year 2	1% of
3 Year Variable Discount	MDR3Q7_60	4.22%	SVR less 3.27%	6.29%		up to 60%	£0	3 years	n/a	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	Based on	3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3	
3 Year Variable Discount	MDR3R3_75	4.42%	SVR less 3.07%	6.38%		up to 75%	£0	3 years	n/a	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		3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3	
3 Year Variable Discount	MDR3Q5_80	4.82%	SVR less 2.67%	6.55%		up to 80%	£0	3 years	n/a	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		3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3	
3 Year Variable Discount	MDR3Q9	4.85%	SVR less 2.64%	6.56%		over 80%	£0	3 years	n/a	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		3% of balance repaid in year 1 2% of balance repaid in year 2 1% of balance repaid in year 3	
Fixed Rate Mortgages for Existing Customer / Product Switch															
2 Year Fixed Rate	MFP2E4_60	4.25%	Fixed	7.15%		up to 60%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on	3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MFP2E5_75	4.45%	Fixed	7.18%		up to 75%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MFP2D9_80	4.72%	Fixed	7.23%		up to 80%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MFP277_85	4.79%	Fixed	7.24%		up to 85%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MFP279_90	4.89%	Fixed	7.26%		up to 90%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
2 Year Fixed Rate	MFP2E2	5.22%	Fixed	7.32%		over 90%	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
3 Year Fixed Rate	MFP345_60	4.25%	Fixed	6.37%		up to 60%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on	3% of balance repaid during the fixed rate period	
3 Year Fixed Rate	MFP3D5_75	4.41%	Fixed	6.44%		up to 75%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
3 Year Fixed Rate	MFP3C6_80	4.71%	Fixed	6.56%		up to 80%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
3 Year Fixed Rate	MFP3B6_85	5.10%	Fixed	6.72%		up to 85%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
3 Year Fixed Rate	MFP3A6_90	5.30%	Fixed	6.81%		up to 90%	£0	3 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
5 Year Fixed Rate	MFP590_60	4.28%	Fixed	6.11%		up to 60%	£0	5 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on	3% of balance repaid during the fixed rate period	
5 Year Fixed Rate	MFP591_75	4.53%	Fixed	6.23%		up to 75%	£0	5 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
5 Year Fixed Rate	MFP588_80	4.78%	Fixed	6.36%		up to 80%	£0	5 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	
5 Year Fixed Rate	MFP552_85	4.79%	Fixed	6.36%		up to 85%	£0	5 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers		3% of balance repaid during the fixed rate period	

Variable Rate Mortgages for Existing Customer / Buy to Let / NICO (not available online)

2 Year Variable Discount (Buy to Let)	MDR2R8_BTL	5.99%	SVR less 1.50%	7.43%		-	£0	2 years	n/a	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	Based on	2% of balance repaid in year 1 balance repaid in year 2	1% of
2 Year Variable Discount (NICO)	MDR2X9_NICO	5.15%	SVR less 2.34%	7.26%		-	£0	2 years	n/a	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	Based on	2% of balance repaid in year 1 balance repaid in year 2	1% of
2 Year Fixed Rate (NICO)	MFP2A6_NICO	5.30%	Fixed	7.34%		-	£0	2 years	n/a	Mortgage balance can be reduced by up to 10% without ERC.	n/a	Existing Customers	Based on	3% of balance repaid during the fixed rate period	

Variable Rate Mortgages for Existing Customer / Further Advance / Ported (not available online)

5 Year Variable Rate	MDR5FL_90	4.99%	SVR less 2.50%	6.49%		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	Based on	None	
2 Year Fixed Rate (Energy Efficient)	MFPFA0_90	0.00%	Fixed	6.11%		up to 90%	£250	2 years	Free	n/a	n/a	Existing Customers	Based on	None	
5 Year Variable Rate (Ported)	MDN5P1_95	4.99%	SVR less 2.50%	6.38%		up to 95%	£0	5 years	Free	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	Based on	3% of balance repaid in year 1 balance repaid in year 2 balance repaid in year 3 No ERC in years 4 & 5	2% of

Product Notes

The above terms apply to all applications received from 14 November 2025, which meet the Society's current lending criteria

The Standard Variable Rate (SVR); 7.49% from 1st September 2025.

Further Advance - max 90% LTV% for home improvements / Max LTV% for debt consolidation or other reasons 75%. Further Advance rate will be renegotiated when current deal on mortgage expires (no ERC applies).

Energy Efficient Additional Borrowing - max 90% LTV% for energy efficient improvements

Energy Efficient Additional Borrowing - Can borrow between £3,000 & £15,000. Quotes/invoices/ completion certificates are required to evidence the carbon reduction spending. Borrowers must reside in property.

Energy Efficient Additional Borrowing - Only one application for energy efficient product up to £15k is permitted during the life of the mortgage/borrower can apply for a combination of the Further Advance and Energy Efficient products

Ported - Capital Repayments up to 10% of mortgage balance permitted without Early Repayment Charge (ERC) per annum. (Minimum - £500) during the first 3 years, can redeem mortgage/overpay more than 10% of the mortgage balance

during the final 2 years. You can renegotiate the entire balance of the mortgage(all parts) on expiry of the product on part one(penalty free). If you do not apply for a product switch, the mortgage product and the early repayment charge on part 2

of your mortgage will continue to apply as outlined above.

Holiday Homes - Existing customers who have a full deal on their residential mortgage can also have a full deal on their holiday home. Existing borrowers coming to the end of their holiday home deal can avail of a full product from the products switch rates above.

Capital Repayments up to 10% of mortgage balance permitted without Early Repayment Charge (ERC) per annum. (Minimum - £500). Interest Only lending Maximum LTV 75%.

Please note that expired Offers may be extended once, provided required documentation/information is obtained. Offers cannot be extended more than once.

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