

# Post Office Mortgages Existing Customer Product Switch Range

## 01.08.2024

### Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, for the rest of the mortgage term

#### 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.82% fixed	30/09/2026	7.7% APRC	£1,495	3% until 30/09/2025 then 2% until 30/09/2026	ADBB
2 Year	4.89% fixed	30/09/2026	7.6% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ADBC
2 Year	5.29% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBD
5 Year	4.74% fixed	30/09/2029	6.6% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBE
5 Year	4.99% fixed	30/09/2029	6.6% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBG

#### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.04% fixed	30/09/2026	7.7% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ADBH
2 Year	5.39% fixed	30/09/2026	7.6% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBJ
5 Year	4.84% fixed	30/09/2029	6.7% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBK
5 Year	5.05% fixed	30/09/2029	6.7% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBL

#### 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.29% fixed	30/09/2026	7.7% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ADBN
2 Year	5.49% fixed	30/09/2026	7.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBP
5 Year	4.94% fixed	30/09/2029	6.7% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBQ
5 Year	5.09% fixed	30/09/2029	6.7% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBR

# Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, for the rest of the mortgage term

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.53% fixed	30/09/2026	7.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBS
5 Year	5.14% fixed	30/09/2029	6.7% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBT

# Help to Buy Mortgage Guarantee Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, for the rest of the mortgage term

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.54% fixed	30/09/2026	7.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBW
5 Year	5.20% fixed	30/09/2029	6.9% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBX

# First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, for the rest of the mortgage term

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.54% fixed	30/09/2026	7.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ADBU
5 Year	5.20% fixed	30/09/2029	6.8% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ADBV

# Buy to Let Product Range - ICR (Interest Cover Ratio)

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to 9.49% which is Bank of England Base Rate plus 4.49%, for the rest of the mortgage term

## 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.99% fixed	30/09/2026	8.8% APRC	£1,995	3% until 30/09/2025 then 2% until 30/09/2026	ACTV
2 Year	5.14% fixed	30/09/2026	8.7% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACTW
2 Year	5.59% fixed	30/09/2026	8.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACTX
5 Year	4.94% fixed	30/09/2029	7.3% APRC	£1,995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACTY
5 Year	5.09% fixed	30/09/2029	7.3% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACTZ
5 Year	5.34% fixed	30/09/2029	7.2% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUA

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.29% fixed	30/09/2026	8.7% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACUB
5 Year	5.19% fixed	30/09/2029	7.3% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUC

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.74% fixed	30/09/2026	8.7% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACUD
5 Year	5.44% fixed	30/09/2029	7.3% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUE

# Buy to Let Product Range - Top Slicing

Affordability assessed using applicants' personal income to cover shortfall in rental calculation.

Reverts to 9.49% which is Bank of England Base Rate plus 4.49%, for the rest of the mortgage term

## 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.99% fixed	30/09/2026	8.8% APRC	£1,995	3% until 30/09/2025 then 2% until 30/09/2026	ACUG
2 Year	5.14% fixed	30/09/2026	8.8% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACUH
2 Year	5.59% fixed	30/09/2026	8.9% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACUJ
5 Year	4.94% fixed	30/09/2029	7.5% APRC	£1,995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUK
5 Year	5.09% fixed	30/09/2029	7.6% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUL
5 Year	5.34% fixed	30/09/2029	7.6% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUN

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.29% fixed	30/09/2026	8.8% APRC	£995	3% until 30/09/2025 then 2% until 30/09/2026	ACUP
5 Year	5.19% fixed	30/09/2029	7.6% APRC	£995	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUQ

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.74% fixed	30/09/2026	8.9% APRC	£0	3% until 30/09/2025 then 2% until 30/09/2026	ACUR
5 Year	5.44% fixed	30/09/2029	7.7% APRC	£0	4% until 30/09/2026 then 3% until 30/09/2028 then 2% until 30/09/2029	ACUS