

Post Office Existing Customer Product Switch Range

04.08.2022

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.99%

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.69% fixed	31/10/2024	4.9% APRC	£995	3% until 31/10/2023 then 2% until 31/10/2024	4XH
2 Year	3.99% fixed	31/10/2024	4.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4XJ
5 Year	3.69% fixed	31/10/2027	4.6% APRC	£995	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4XK
5 Year	3.99% fixed	31/10/2027	4.6% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4XL

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.09% fixed	31/10/2024	4.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4XM
5 Year	4.09% fixed	31/10/2027	4.7% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4XN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.19% fixed	31/10/2024	4.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4XP
5 Year	4.19% fixed	31/10/2027	4.7% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4XQ

First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.99%

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.84% fixed	31/10/2024	4.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4UF
5 Year	3.94% fixed	31/10/2027	4.6% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4UG

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.14% fixed	31/10/2024	4.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4UH
5 Year	4.24% fixed	31/10/2027	4.8% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4UJ

Help to Buy: Mortgage Guarantee Product Range

Reverts to our Standard Variable Rate which is currently 4.99%

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.84% fixed	31/10/2024	4.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4UK
5 Year	3.94% fixed	31/10/2027	4.7% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4UL

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.14% fixed	31/10/2024	4.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4UM
5 Year	4.24% fixed	31/10/2027	4.8% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4UN

Buy to Let Mortgage Product Range - ICR

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to 6.24%, which is Bank of England Base Rate plus 4.49%, for the rest of the term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.74% fixed	31/10/2024	5.9% APRC	£995	3% until 31/10/2023 then 2% until 31/10/2024	4ZK
2 Year	4.09% fixed	31/10/2024	5.8% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4ZL
5 Year	3.89% fixed	31/10/2027	5.2% APRC	£995	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4ZM
5 Year	4.09% fixed	31/10/2027	5.1% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4ZN

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.29% fixed	31/10/2024	5.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4ZP
5 Year	4.29% fixed	31/10/2027	5.2% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4ZQ

Buy to Let Mortgage Product Range - Top Slicing

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

Reverts to 6.24%, which is Bank of England Base Rate plus 4.49%, for the rest of the term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.74% fixed	31/10/2024	5.9% APRC	£995	3% until 31/10/2023 then 2% until 31/10/2024	4ZR
2 Year	4.09% fixed	31/10/2024	5.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4ZS
5 Year	3.89% fixed	31/10/2027	5.2% APRC	£995	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4ZT
5 Year	4.09% fixed	31/10/2027	5.3% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4ZU

All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.29% fixed	31/10/2024	5.9% APRC	£0	3% until 31/10/2023 then 2% until 31/10/2024	4ZV
5 Year	4.29% fixed	31/10/2027	5.4% APRC	£0	4% until 31/10/2024 then 3% until 31/10/2026 then 2% until 31/10/2027	4ZW