

# Post Office Existing Customer Product Switch Range

## 06.01.2022

### Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.24%

#### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	1.99% fixed	29/02/2024	3.9% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2UY
2 Year	2.49% fixed	29/02/2024	3.9% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2UZ
5 Year	2.37% fixed	28/02/2027	3.5% APRC	£995	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VA
5 Year	2.79% fixed	28/02/2027	3.6% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VB

#### 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.20% fixed	29/02/2024	3.9% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2VC
2 Year	2.54% fixed	29/02/2024	3.9% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VD
5 Year	2.58% fixed	28/02/2027	3.6% APRC	£995	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VE
5 Year	2.84% fixed	28/02/2027	3.6% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VF

#### 90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.92% fixed	29/02/2024	4.0% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VG
5 Year	3.39% fixed	28/02/2027	3.9% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VH

## Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.24%

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.89% fixed	29/02/2024	4.2% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VJ
5 Year	3.99% fixed	28/02/2027	4.2% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VK

## Variable Rates

### All Loan to Value Variable Rates

Standard Variable Rate which is currently 4.24%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.24% variable	For Term	4.3% APRC	£0	None	9S8

## First Start Product Range

Reverts to our Standard Variable Rate which is currently 4.24%

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.04% fixed	30/04/2024	4.1% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BB
5 Year	3.29% fixed	30/04/2027	3.9% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BC

### 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.09% fixed	30/04/2024	4.1% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BD
5 Year	3.34% fixed	30/04/2027	3.9% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BE

### 90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.47% fixed	30/04/2024	4.2% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BF
5 Year	3.89% fixed	30/04/2027	4.2% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BG

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.89% fixed	30/04/2024	4.2% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BH
5 Year	3.99% fixed	30/04/2027	4.2% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BJ

## Variable Rates

### All Loan to Value Variable Rates

Standard Variable Rate which is currently 4.24%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.24% variable	For Term	4.3% APRC	£0	None	9S7

# Help to Buy: Mortgage Guarantee Product Range

Reverts to our Standard Variable Rate which is currently 4.24%

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.04% fixed	30/04/2024	4.0% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BK
5 Year	3.29% fixed	30/04/2027	3.8% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BL

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.09% fixed	30/04/2024	4.0% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BM
5 Year	3.34% fixed	30/04/2027	3.9% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BN

## 90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.47% fixed	30/04/2024	4.1% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BP
5 Year	3.89% fixed	30/04/2027	4.1% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BQ

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.89% fixed	30/04/2024	4.2% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BR
5 Year	3.99% fixed	30/04/2027	4.2% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BS

## Variable Rates

### All Loan to Value Variable Rates

Standard Variable Rate which is currently 4.24%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.24% variable	For Term	4.3% APRC	£0	None	9S6

## Buy to Let Product Range - ICR

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to 4.74%, which is Bank of England Base Rate plus 4.49%, for the rest of the term

### 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.57% fixed	29/02/2024	4.4% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2VL
2 Year	3.21% fixed	29/02/2024	4.5% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VM
5 Year	2.87% fixed	28/02/2027	3.9% APRC	£995	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VN
5 Year	3.33% fixed	28/02/2027	4.1% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VP

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.85% fixed	29/02/2024	4.5% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2VQ
2 Year	3.38% fixed	29/02/2024	4.5% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VR
5 Year	3.10% fixed	28/02/2027	4.1% APRC	£995	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VS
5 Year	3.58% fixed	28/02/2027	4.2% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VT

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.99% fixed	29/02/2024	4.7% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VU
5 Year	4.30% fixed	28/02/2027	4.6% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VV

## Variable Rates

### All Loan to Value Variable Rates

4.74% which is Bank of England Base Rate plus 4.49%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.74% variable	For Term	4.9% APRC	£0	None	5N9

## Buy to Let Product Range - Top Slicing

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

Reverts to 4.74%, which is Bank of England Base Rate plus 4.49%, for the rest of the term

### 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.57% fixed	29/02/2024	4.4% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2VW
2 Year	3.21% fixed	29/02/2024	4.5% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VX
5 Year	2.87% fixed	28/02/2027	3.9% APRC	£995	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VY
5 Year	3.33% fixed	28/02/2027	4.1% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2VZ

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.85% fixed	29/02/2024	4.5% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2WA
2 Year	3.38% fixed	29/02/2024	4.5% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2WB
5 Year	3.10% fixed	28/02/2027	4.1% APRC	£995	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2WC
5 Year	3.58% fixed	28/02/2027	4.2% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2WD

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.99% fixed	29/02/2024	4.7% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2WE
5 Year	4.30% fixed	28/02/2027	4.6% APRC	£0	4% until 29/02/2024 then 3% until 28/02/2026 then 2% until 28/02/2027	2WF

### Variable Rates

#### All Loan to Value Variable Rates

4.74% which is Bank of England Base Rate plus 4.49%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.74% variable	For Term	4.9% APRC	£0	None	Y5T