

# Post Office Existing Customer Product Switch Range

## 11.05.2022

### Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.99%

#### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.94% fixed	31/07/2024	4.7% APRC	£995	3% until 31/07/2023 then 2% until 31/07/2024	4CL
2 Year	3.29% fixed	31/07/2024	4.7% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4CM
5 Year	3.09% fixed	31/07/2027	4.3% APRC	£995	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4CN
5 Year	3.39% fixed	31/07/2027	4.3% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4CP

#### 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.99% fixed	31/07/2024	4.7% APRC	£995	3% until 31/07/2023 then 2% until 31/07/2024	4CQ
2 Year	3.34% fixed	31/07/2024	4.7% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4CR
5 Year	3.14% fixed	31/07/2027	4.3% APRC	£995	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4CS
5 Year	3.39% fixed	31/07/2027	4.3% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4CT

#### 90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.39% fixed	31/07/2024	4.7% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4CU
5 Year	3.49% fixed	31/07/2027	4.4% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4CV

# Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.99%

## 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	31/07/2024	4.9% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4CW
5 Year	3.99% fixed	31/07/2027	4.6% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4CX

# First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.99%

## 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	4.7% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BB
5 Year	3.29% fixed	30/04/2027	4.4% 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	4.8% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BD
5 Year	3.34% fixed	30/04/2027	4.4% 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	4.8% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BF
5 Year	3.89% fixed	30/04/2027	4.6% 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	4.9% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BH
5 Year	3.99% fixed	30/04/2027	4.7% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BJ

# Help to Buy: Mortgage Guarantee Product Range

Reverts to our Standard Variable Rate which is currently 4.99%

## 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	4.8% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BK
5 Year	3.29% fixed	30/04/2027	4.4% 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	4.8% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BM
5 Year	3.34% fixed	30/04/2027	4.5% 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	4.9% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BP
5 Year	3.89% fixed	30/04/2027	4.7% 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	4.9% APRC	£0	3% until 30/04/2023 then 2% until 30/04/2024	3BR
5 Year	3.99% fixed	30/04/2027	4.7% APRC	£0	4% until 30/04/2024 then 3% until 30/04/2026 then 2% until 30/04/2027	3BS

## Buy to Let Mortgage Product Range - ICR

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to 5.49%, 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	2.99% fixed	31/07/2024	5.1% APRC	£995	3% until 31/07/2023 then 2% until 31/07/2024	4CY
2 Year	3.44% fixed	31/07/2024	5.0% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4CZ
5 Year	3.24% fixed	31/07/2027	4.5% APRC	£995	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DA
5 Year	3.54% fixed	31/07/2027	4.5% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DB

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.19% fixed	31/07/2024	5.1% APRC	£995	3% until 31/07/2023 then 2% until 31/07/2024	4DC
2 Year	3.64% fixed	31/07/2024	5.1% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4DD
5 Year	3.44% fixed	31/07/2027	4.6% APRC	£995	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DE
5 Year	3.69% fixed	31/07/2027	4.6% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DF

### 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	31/07/2024	5.2% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4DG
5 Year	4.30% fixed	31/07/2027	4.9% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DH

## Buy to Let Mortgage Product Range - Top Slicing

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

Reverts to 5.49%, 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	2.99% fixed	31/07/2024	5.1% APRC	£995	3% until 31/07/2023 then 2% until 31/07/2024	4DJ
2 Year	3.44% fixed	31/07/2024	5.1% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4DK
5 Year	3.24% fixed	31/07/2027	4.5% APRC	£995	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DL
5 Year	3.54% fixed	31/07/2027	4.6% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DM

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.19% fixed	31/07/2024	5.1% APRC	£995	3% until 31/07/2023 then 2% until 31/07/2024	4DN
2 Year	3.64% fixed	31/07/2024	5.2% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4DP
5 Year	3.44% fixed	31/07/2027	4.6% APRC	£995	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DQ
5 Year	3.69% fixed	31/07/2027	4.7% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DR

### 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	31/07/2024	5.2% APRC	£0	3% until 31/07/2023 then 2% until 31/07/2024	4DS
5 Year	4.30% fixed	31/07/2027	5.0% APRC	£0	4% until 31/07/2024 then 3% until 31/07/2026 then 2% until 31/07/2027	4DT