

# Post Office Existing Customer Product Switch Range

## 21.06.2022

### 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 | 3.25% fixed | 30/09/2024 | 4.8% APRC                   | £995        | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4MF  |
| 5 Year | 3.39% fixed | 30/09/2027 | 4.4% APRC                   | £995        | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4MH  |

#### 90% Loan to Value Fixed Rates

| Term   | Rate        | End Date   | Overall Cost For Comparison | Product Fee | Early Repayment Charge                                                | Code |
|--------|-------------|------------|-----------------------------|-------------|-----------------------------------------------------------------------|------|
| 2 Year | 3.59% fixed | 30/09/2024 | 4.8% APRC                   | £0          | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4MK  |
| 5 Year | 3.69% fixed | 30/09/2027 | 4.5% APRC                   | £0          | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4ML  |

#### 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 | 30/09/2024 | 4.9% APRC                   | £0          | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4MM  |
| 5 Year | 3.99% fixed | 30/09/2027 | 4.6% APRC                   | £0          | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4MN  |

# 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 | 3.47% 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%

### 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 5.74%, 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 | 3.39% fixed | 30/09/2024 | 5.4% APRC                   | £995        | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4MT  |
| 2 Year | 3.84% fixed | 30/09/2024 | 5.3% APRC                   | £0          | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4MU  |
| 5 Year | 3.64% fixed | 30/09/2027 | 4.8% APRC                   | £995        | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4MV  |
| 5 Year | 3.89% fixed | 30/09/2027 | 4.8% APRC                   | £0          | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4MW  |

### 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 | 30/09/2024 | 5.4% APRC                   | £0          | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4MX  |
| 5 Year | 4.30% fixed | 30/09/2027 | 5.0% APRC                   | £0          | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4MY  |

## Buy to Let Mortgage Product Range - Top Slicing

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

Reverts to 5.74%, 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 | 3.39% fixed | 30/09/2024 | 5.4% APRC                   | £995        | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4ND  |
| 2 Year | 3.84% fixed | 30/09/2024 | 5.4% APRC                   | £0          | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4NE  |
| 5 Year | 3.64% fixed | 30/09/2027 | 4.8% APRC                   | £995        | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4NF  |
| 5 Year | 3.89% fixed | 30/09/2027 | 4.9% APRC                   | £0          | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4NG  |

### 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 | 30/09/2024 | 5.4% APRC                   | £0          | 3% until 30/09/2023 then 2% until 30/09/2024                          | 4NH  |
| 5 Year | 4.30% fixed | 30/09/2027 | 5.1% APRC                   | £0          | 4% until 30/09/2024 then 3% until 30/09/2026 then 2% until 30/09/2027 | 4NJ  |