

Post Office Existing Customer Product Switch Range 19.10.2021

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.09%

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	3.7% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2UY
2 Year	2.49% fixed	29/02/2024	3.8% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2UZ
5 Year	2.37% fixed	28/02/2027	3.4% 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	3.5% 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	3.8% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2VC
2 Year	2.54% fixed	29/02/2024	3.8% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VD
5 Year	2.58% 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	2VE
5 Year	2.84% fixed	28/02/2027	3.5% 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	3.9% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VG
5 Year	3.39% fixed	28/02/2027	3.8% 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 4.09%

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	4.1% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VJ
5 Year	3.99% 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	2VK

Variable Rates

All Loan to Value Variable Rates

Standard Variable Rate which is currently 4.09%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.09% variable	For Term	4.2% APRC	£0	None	9S8

First Start Product Range

Reverts to our Standard Variable Rate which is currently 4.09%

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.11% fixed	31/10/2023	4.0% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2Q
5 Year	3.23% fixed	31/10/2026	3.8% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2R

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.62% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2S
5 Year	3.68% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2T

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.72% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2U
5 Year	3.80% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2V

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	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2W
5 Year	3.99% fixed	31/10/2026	4.1% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2X

Variable Rates

All Loan to Value Variable Rates

Standard Variable Rate which is currently 4.09%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.09% variable	For Term	4.2% APRC	£0	None	9S7

Help to Buy: Mortgage Guarantee Product Range

Reverts to our Standard Variable Rate which is currently 4.09%

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.11% fixed	31/10/2023	4.0% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2Y
5 Year	3.23% fixed	31/10/2026	3.7% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2Z

85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.62% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z3A
5 Year	3.68% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z3B

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.72% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z3C
5 Year	3.80% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z3D

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	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z3E
5 Year	3.99% fixed	31/10/2026	4.1% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z3F

Variable Rates

All Loan to Value Variable Rates

Standard Variable Rate which is currently 4.09%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.09% variable	For Term	4.2% APRC	£0	None	9S6

Buy to Let Product Range - ICR

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to 4.59%, 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	4.2% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2VL
2 Year	3.21% fixed	29/02/2024	4.3% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VM
5 Year	2.87% fixed	28/02/2027	3.8% 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	4.0% 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	4.3% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2VQ
2 Year	3.38% fixed	29/02/2024	4.3% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VR
5 Year	3.10% fixed	28/02/2027	4.0% 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	4.1% 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	4.5% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VU
5 Year	4.30% fixed	28/02/2027	4.5% 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

4.59% 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	4.59% variable	For Term	4.7% 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 4.59%, 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	4.2% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2VW
2 Year	3.21% fixed	29/02/2024	4.3% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2VX
5 Year	2.87% fixed	28/02/2027	3.8% 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	4.0% 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	4.3% APRC	£995	3% until 28/02/2023 then 2% until 29/02/2024	2WA
2 Year	3.38% fixed	29/02/2024	4.3% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2WB
5 Year	3.10% fixed	28/02/2027	4.0% 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	4.1% 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	4.5% APRC	£0	3% until 28/02/2023 then 2% until 29/02/2024	2WE
5 Year	4.30% fixed	28/02/2027	4.5% 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

4.59% 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	4.59% variable	For Term	4.7% APRC	£0	None	Y5T