

Post Office Mortgages Existing Customer Further Advance Range

06.09.2023

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.79%, for the rest of the mortgage term

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.75% fixed	30/11/2025	7.9% APRC	£0	3% until 30/11/2024 then 2% until 30/11/2025	8LV
5 Year	6.00% fixed	30/11/2028	7.3% APRC	£0	4% until 30/11/2025 then 3% until 30/11/2027 then 2% until 30/11/2028	8LW

Variable Rate

90% Loan to Value Variable Rate

Standard Variable Rate which is currently 7.79%, for the entire mortgage term

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
Term	7.79% variable	Term	8.1% APRC	£0	None	KM8

First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 7.79%, for the rest of the mortgage term

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.75% fixed	30/11/2025	7.9% APRC	£0	3% until 30/11/2024 then 2% until 30/11/2025	8LX
5 Year	6.00% fixed	30/11/2028	7.3% APRC	£0	4% until 30/11/2025 then 3% until 30/11/2027 then 2% until 30/11/2028	8LY

Variable Rate

90% Loan to Value Variable Rate

Standard Variable Rate which is currently 7.79%, for the entire mortgage term

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
Term	7.79% variable	Term	8.1% APRC	£0	None	KN3

Buy to Let Product Range - ICR (Interest Cover Ratio)

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to 9.74% which is Bank of England Base Rate plus 4.49%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.99% fixed	30/11/2025	9.5% APRC	£0	3% until 30/11/2024 then 2% until 30/11/2025	8MF
5 Year	6.44% fixed	30/11/2028	8.3% APRC	£0	4% until 30/11/2025 then 3% until 30/11/2027 then 2% until 30/11/2028	8MG

Variable Rate

75% Loan to Value Variable Rate

9.74% which is Bank of England Base Rate plus 4.49%, for the entire mortgage term

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
Term	9.74% variable	Term	10.3% APRC	£0	None	6L6

Buy to Let Product Range - Top Slicing

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

Reverts to 9.74% which is Bank of England Base Rate plus 4.49%, for the rest of the mortgage term

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.99% fixed	30/11/2025	9.0% APRC	£0	3% until 30/11/2024 then 2% until 30/11/2025	8MH
5 Year	6.44% fixed	30/11/2028	7.5% APRC	£0	4% until 30/11/2025 then 3% until 30/11/2027 then 2% until 30/11/2028	8MJ

Variable Rate

75% Loan to Value Variable Rate

9.74% which is Bank of England Base Rate plus 4.49%, for the entire mortgage term

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
Term	9.74% variable	Term	10.3% APRC	£0	None	6P2