

# Post Office Existing Customer Further Advance 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	2.87% fixed	30/06/2024	4.7% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3EW
5 Year	2.99% fixed	30/06/2027	4.2% APRC	£0	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	3EX

### 90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.40% fixed	30/06/2024	4.8% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3EY
5 Year	3.65% fixed	30/06/2027	4.5% APRC	£0	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	3EZ

## Variable Rates

### 90% Loan to Value Variable Rates

Standard Variable Rate which is currently 4.99%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.99% variable	For Term	5.2% APRC	£0	None	KM8

## 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	3.72% fixed	30/06/2024	4.9% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3FA
5 Year	3.89% fixed	30/06/2027	4.6% APRC	£0	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	3FB

## Variable Rates

### 90% Loan to Value Variable Rates

Standard Variable Rate which is currently 4.99%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.99% variable	For Term	5.2% APRC	£0	None	KN3

## 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	3.21% fixed	30/06/2024	5.2% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3FM
5 Year	3.33% fixed	30/06/2027	4.6% APRC	£0	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	3FN

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.38% fixed	30/06/2024	5.3% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3FP
5 Year	3.58% fixed	30/06/2027	4.8% APRC	£0	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	3FQ

## Variable Rates

### 75% Loan to Value Variable Rates

5.49% 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	5.49% variable	For Term	5.8% APRC	£0	None	6L6

## 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	3.21% fixed	30/06/2024	5.2% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3FR
5 Year	3.33% fixed	30/06/2027	4.6% APRC	£0	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	3FS

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.38% fixed	30/06/2024	5.3% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3FT
5 Year	3.58% fixed	30/06/2027	4.8% APRC	£0	4% until 30/06/2024 then 3% until 30/06/2026 then 2% until 30/06/2027	3FU

## Variable Rates

### 75% Loan to Value Variable Rates

5.49% 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	5.49% variable	For Term	5.8% APRC	£0	None	6P2