

Post Office Existing Customer Further Advance Range

12.08.2022

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	4.09% fixed	31/01/2025	5.0% APRC	£0	3% until 31/01/2024 then 2% until 31/01/2025	5AL
5 Year	4.09% fixed	31/01/2028	4.8% APRC	£0	4% until 31/01/2025 then 3% until 31/01/2027 then 2% until 31/01/2028	5AN

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.29% fixed	31/01/2025	5.0% APRC	£0	3% until 31/01/2024 then 2% until 31/01/2025	5AP
5 Year	4.29% fixed	31/01/2028	4.9% APRC	£0	4% until 31/01/2025 then 3% until 31/01/2027 then 2% until 31/01/2028	5AQ

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	4.29% fixed	31/01/2025	5.0% APRC	£0	3% until 31/01/2024 then 2% until 31/01/2025	5AR
5 Year	4.29% fixed	31/01/2028	4.9% APRC	£0	4% until 31/01/2025 then 3% until 31/01/2027 then 2% until 31/01/2028	5AS

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 6.24%, 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	4.09% fixed	31/01/2025	6.0% APRC	£0	3% until 31/01/2024 then 2% until 31/01/2025	5DS
5 Year	4.09% fixed	31/01/2028	5.4% APRC	£0	4% until 31/01/2025 then 3% until 31/01/2027 then 2% until 31/01/2028	5DT

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.29% fixed	31/01/2025	6.0% APRC	£0	3% until 31/01/2024 then 2% until 31/01/2025	5DU
5 Year	4.29% fixed	31/01/2028	5.5% APRC	£0	4% until 31/01/2025 then 3% until 31/01/2027 then 2% until 31/01/2028	5DV

Variable Rates

75% Loan to Value Variable Rates

6.24% 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	6.24% variable	For Term	6.5% 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 6.24%, 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	4.09% fixed	31/01/2025	5.5% APRC	£0	3% until 31/01/2024 then 2% until 31/01/2025	5DW
5 Year	4.09% fixed	31/01/2028	4.7% APRC	£0	4% until 31/01/2025 then 3% until 31/01/2027 then 2% until 31/01/2028	5DX

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.29% fixed	31/01/2025	5.6% APRC	£0	3% until 31/01/2024 then 2% until 31/01/2025	5DY
5 Year	4.29% fixed	31/01/2028	4.9% APRC	£0	4% until 31/01/2025 then 3% until 31/01/2027 then 2% until 31/01/2028	5DZ

Variable Rates

75% Loan to Value Variable Rates

6.24% 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	6.24% variable	For Term	6.5% APRC	£0	None	6P2