

# Post Office Existing Customer Further Advance Range

## 21.06.2022

### Standard 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	3.40% 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 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 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	3.38% fixed	30/06/2024	5.5% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3FP
5 Year	3.58% fixed	30/06/2027	4.9% 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

5.74% 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	5.74% variable	For Term	6.1% 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 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	3.38% fixed	30/06/2024	5.5% APRC	£0	3% until 30/06/2023 then 2% until 30/06/2024	3FT
5 Year	3.58% fixed	30/06/2027	4.9% 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

5.74% 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	5.74% variable	For Term	6.1% APRC	£0	None	6P2