

# Post Office Mortgages Existing Customer Further Advance Range

## 23.01.2024

### Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, 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	5.24% fixed	30/06/2026	7.7% APRC	£0	3% until 30/06/2025 then 2% until 30/06/2026	AASU
5 Year	4.84% fixed	30/06/2029	6.8% APRC	£0	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	AASV

#### 90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.79% fixed	30/06/2026	7.8% APRC	£0	3% until 30/06/2025 then 2% until 30/06/2026	AASW
5 Year	5.14% fixed	30/06/2029	6.9% APRC	£0	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	AASY

### Variable Rate

#### 90% Loan to Value Variable Rate

Standard Variable Rate which is currently 8.04%, for the entire mortgage term

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
Term	8.04% variable	Term	8.4% APRC	£0	None	KM8

# First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 8.04%, 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	5.79% fixed	30/06/2026	7.8% APRC	£0	3% until 30/06/2025 then 2% until 30/06/2026	AASZ
5 Year	5.14% fixed	30/06/2029	6.9% APRC	£0	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	AATA

## Variable Rate

### 90% Loan to Value Variable Rate

Standard Variable Rate which is currently 8.04%, for the entire mortgage term

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
Term	8.04% variable	Term	8.4% 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	6.29% fixed	30/06/2026	9.1% APRC	£0	3% until 30/06/2025 then 2% until 30/06/2026	AATG
5 Year	5.64% fixed	30/06/2029	7.7% APRC	£0	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	AATH

## 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	6.29% fixed	30/06/2026	9.4% APRC	£0	3% until 30/06/2025 then 2% until 30/06/2026	AATJ
5 Year	5.64% fixed	30/06/2029	8.3% APRC	£0	4% until 30/06/2026 then 3% until 30/06/2028 then 2% until 30/06/2029	AATK

## 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	10.4% APRC	£0	None	6P2