

Post Office Mortgages Existing Customer Further Advance Range

23.04.2024

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	5.79% fixed	31/08/2026	7.8% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABWW
5 Year	5.44% fixed	31/08/2029	7.1% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABWX

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.89% fixed	31/08/2026	7.9% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABWY
5 Year	5.54% fixed	31/08/2029	7.1% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABWZ

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	5.89% fixed	31/08/2026	7.9% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABXA
5 Year	5.54% fixed	31/08/2029	7.1% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABXB

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	6.04% fixed	31/08/2026	9.1% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABXN
5 Year	5.69% fixed	31/08/2029	7.8% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABXP

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	6.04% fixed	31/08/2026	9.4% APRC	£0	3% until 31/08/2025 then 2% until 31/08/2026	ABXQ
5 Year	5.69% fixed	31/08/2029	8.3% APRC	£0	4% until 31/08/2026 then 3% until 31/08/2028 then 2% until 31/08/2029	ABXR

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