

Post Office Mortgages Existing Customer Further Advance Range

23.08.2024

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	5.44% fixed	31/12/2026	7.8% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	ADTU
5 Year	5.14% fixed	31/12/2029	6.9% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	ADTV

90% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.64% fixed	31/12/2026	7.8% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	ADTW
5 Year	5.24% fixed	31/12/2029	7.0% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	ADTX

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	5.64% fixed	31/12/2026	7.8% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	ADTY
5 Year	5.24% fixed	31/12/2029	7.0% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	ADTZ

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 9.49% 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	5.64% fixed	31/12/2026	8.8% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	ADUK
5 Year	5.19% fixed	31/12/2029	7.3% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	ADUL

Variable Rate

75% Loan to Value Variable Rate

9.49% 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	9.49% variable	Term	10.1% 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 9.49% 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	5.64% fixed	31/12/2026	9.1% APRC	£0	3% until 31/12/2025 then 2% until 31/12/2026	ADUN
5 Year	5.19% fixed	31/12/2029	8.0% APRC	£0	4% until 31/12/2026 then 3% until 31/12/2028 then 2% until 31/12/2029	ADUP

Variable Rate

75% Loan to Value Variable Rate

9.49% 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	9.49% variable	Term	10.1% APRC	£0	None	6P2