

Post Office Existing Customer Further Advance Range

23.07.2021

Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 4.09%

75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.87% fixed	31/12/2023	3.9% APRC	£0	3% until 31/12/2022 then 2% until 31/12/2023	2HU
5 Year	2.99% fixed	31/12/2026	3.7% APRC	£0	4% until 31/12/2023 then 3% until 31/12/2025 then 2% until 31/12/2026	2HV

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	31/12/2023	4.1% APRC	£0	3% until 31/12/2022 then 2% until 31/12/2023	2HW
5 Year	3.65% fixed	31/12/2026	4.0% APRC	£0	4% until 31/12/2023 then 3% until 31/12/2025 then 2% until 31/12/2026	2HX

Variable Rates

All Loan to Value Variable Rates

Standard Variable Rate which is currently 4.09%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.09% variable	For Term	4.3% APRC	£0	None	KM8

First Start Product Range

Reverts to our Standard Variable Rate which is currently 4.09%

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	31/12/2023	4.2% APRC	£0	3% until 31/12/2022 then 2% until 31/12/2023	2HY
5 Year	3.80% fixed	31/12/2026	4.1% APRC	£0	4% until 31/12/2023 then 3% until 31/12/2025 then 2% until 31/12/2026	2HZ

Variable Rates

All Loan to Value Variable Rates

Standard Variable Rate which is currently 4.09%, for entire term

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
Term	4.09% variable	For Term	4.3% APRC	£0	None	KN3

Buy to Let Product Range - ICR

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to 4.59%, 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	3.21% fixed	31/12/2023	4.5% APRC	£0	3% until 31/12/2022 then 2% until 31/12/2023	2JQ
5 Year	3.33% fixed	31/12/2026	4.1% APRC	£0	4% until 31/12/2023 then 3% until 31/12/2025 then 2% until 31/12/2026	2JR

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	31/12/2023	4.5% APRC	£0	3% until 31/12/2022 then 2% until 31/12/2023	2JS
5 Year	3.58% fixed	31/12/2026	4.3% APRC	£0	4% until 31/12/2023 then 3% until 31/12/2025 then 2% until 31/12/2026	2JT

Variable Rates

All Loan to Value Variable Rates

4.59% 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	4.59% variable	For Term	4.8% 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 4.59%, 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	3.21% fixed	31/12/2023	4.5% APRC	£0	3% until 31/12/2022 then 2% until 31/12/2023	2JU
5 Year	3.33% fixed	31/12/2026	4.1% APRC	£0	4% until 31/12/2023 then 3% until 31/12/2025 then 2% until 31/12/2026	2JV

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	31/12/2023	4.5% APRC	£0	3% until 31/12/2022 then 2% until 31/12/2023	2JW
5 Year	3.58% fixed	31/12/2026	4.3% APRC	£0	4% until 31/12/2023 then 3% until 31/12/2025 then 2% until 31/12/2026	2JX

Variable Rates

All Loan to Value Variable Rates

4.59% 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	4.59% variable	For Term	4.8% APRC	£0	None	6P2