

# Post Office Existing Customer Product Switch Range

## 04.08.2021

### 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	1.99% fixed	31/10/2023	3.8% APRC	£995	3% until 31/10/2022 then 2% until 31/10/2023	2DG
2 Year	2.49% fixed	31/10/2023	3.8% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2LM
5 Year	2.37% fixed	31/10/2026	3.4% APRC	£995	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2DJ
5 Year	2.79% fixed	31/10/2026	3.5% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2LN

#### 80% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.05% fixed	31/10/2023	3.8% APRC	£995	3% until 31/10/2022 then 2% until 31/10/2023	2LV
5 Year	2.43% fixed	31/10/2026	3.4% APRC	£995	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2LW

#### 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.20% fixed	31/10/2023	3.8% APRC	£995	3% until 31/10/2022 then 2% until 31/10/2023	2LP
2 Year	2.54% fixed	31/10/2023	3.8% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2LQ
5 Year	2.58% fixed	31/10/2026	3.5% APRC	£995	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2LR
5 Year	2.84% fixed	31/10/2026	3.5% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2LS

## Standard 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	2.92% fixed	31/10/2023	3.9% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2LT
5 Year	3.39% fixed	31/10/2026	3.8% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2LU

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.89% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2DU
5 Year	3.99% fixed	31/10/2026	4.1% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2DV

## 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	4.2% APRC	£0	None	9S8

## First Start 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	3.11% fixed	31/10/2023	4.0% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2Q
5 Year	3.23% fixed	31/10/2026	3.8% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2R

### 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.62% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2S
5 Year	3.68% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2T

### 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	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2U
5 Year	3.80% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2V

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.89% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2W
5 Year	3.99% fixed	31/10/2026	4.1% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2X

## 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	4.2% APRC	£0	None	9S7

# Help to Buy: Mortgage Guarantee 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	3.11% fixed	31/10/2023	3.9% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z2Y
5 Year	3.23% fixed	31/10/2026	3.7% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z2Z

## 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.62% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z3A
5 Year	3.68% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z3B

## 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	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z3C
5 Year	3.80% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z3D

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.89% fixed	31/10/2023	4.1% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	Z3E
5 Year	3.99% fixed	31/10/2026	4.1% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	Z3F

## 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	4.2% APRC	£0	None	9S6

## 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	2.57% fixed	31/10/2023	4.3% APRC	£995	3% until 31/10/2022 then 2% until 31/10/2023	2DW
2 Year	3.21% fixed	31/10/2023	4.3% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2ED
5 Year	2.87% fixed	31/10/2026	3.9% APRC	£995	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2DX
5 Year	3.33% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2EE

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.85% fixed	31/10/2023	4.4% APRC	£995	3% until 31/10/2022 then 2% until 31/10/2023	2DY
2 Year	3.38% fixed	31/10/2023	4.4% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2EF
5 Year	3.10% fixed	31/10/2026	4.0% APRC	£995	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2DZ
5 Year	3.58% fixed	31/10/2026	4.1% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2EG

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.99% fixed	31/10/2023	4.5% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2EA
5 Year	4.30% fixed	31/10/2026	4.5% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2EB

## 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	4.7% APRC	£0	None	5N9

## 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	2.57% fixed	31/10/2023	4.3% APRC	£995	3% until 31/10/2022 then 2% until 31/10/2023	2FV
2 Year	3.21% fixed	31/10/2023	4.3% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2GB
5 Year	2.87% fixed	31/10/2026	3.9% APRC	£995	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2FW
5 Year	3.33% fixed	31/10/2026	4.0% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2GC

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	2.85% fixed	31/10/2023	4.4% APRC	£995	3% until 31/10/2022 then 2% until 31/10/2023	2FX
2 Year	3.38% fixed	31/10/2023	4.4% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2GD
5 Year	3.10% fixed	31/10/2026	4.0% APRC	£995	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2FY
5 Year	3.58% fixed	31/10/2026	4.1% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2GE

### All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost For Comparison	Product Fee	Early Repayment Charge	Code
2 Year	3.99% fixed	31/10/2023	4.5% APRC	£0	3% until 31/10/2022 then 2% until 31/10/2023	2FZ
5 Year	4.30% fixed	31/10/2026	4.5% APRC	£0	4% until 31/10/2023 then 3% until 31/10/2025 then 2% until 31/10/2026	2GA

## 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	4.7% APRC	£0	None	Y5T