

## Your Principality Mortgage Switch Options

Effective from 1 May 2026  
 Standard Variable Rate (SVR) 6.80% †  
 Bank of England Bank Rate (BBR) 3.75%

Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Residential						
Discount until 31/10/2028 65% LTV (26980)	5.95%	0.85% off SVR until 31/10/2028 then changing to our Standard Variable Rate	65%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 65% LTV (26981)	5.00%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	65%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 65% LTV (26982)	5.10%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	65%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31/10/2029 65% LTV (26983)	5.05%	Fixed until 31/10/2029 then changing to our Standard Variable Rate	65%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				
Discount until 31/10/2031 65% LTV (26984)	5.80%	1.00% off SVR until 31/10/2031 then changing to our Standard Variable Rate	65%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31/10/2031 65% LTV (26985)	6.30%	0.50% off SVR until 31/10/2031 then changing to our Standard Variable Rate	65%	£0	0%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2031 65% LTV (26986)	4.90%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	65%	£500	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				
Fixed until 31/10/2031 65% LTV (26987)	4.95%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	65%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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Residential						
Discount until 31/10/2028 75% LTV (26988)	6.05%	0.75% off SVR until 31/10/2028 then changing to our Standard Variable Rate	75%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 75% LTV (26989)	5.10%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	75%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 75% LTV (26990)	5.20%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	75%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31/10/2029 75% LTV (26991)	5.15%	Fixed until 31/10/2029 then changing to our Standard Variable Rate	75%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				
Discount until 31/10/2031 75% LTV (26992)	5.85%	0.95% off SVR until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31/10/2031 75% LTV (26993)	6.35%	0.45% off SVR until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	0%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2031 75% LTV (26994)	4.95%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	75%	£500	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				
Fixed until 31/10/2031 75% LTV (26995)	5.00%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				

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<b>Residential</b>						
Discount until 31/10/2028 85% LTV (26996)	6.20%	0.60% off SVR until 31/10/2028 then changing to our Standard Variable Rate	85%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 85% LTV (26997)	5.25%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	85%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 85% LTV (26998)	5.35%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	85%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 31/10/2029 85% LTV (26999)	5.30%	Fixed until 31/10/2029 then changing to our Standard Variable Rate	85%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Fixed until 31/10/2031 85% LTV (27000)	5.20%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	85%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.20%	The overall cost for comparison (APRC)				

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Residential						
Discount until 31/10/2028 90% LTV (27001)	6.65%	0.15% off SVR until 31/10/2028 then changing to our Standard Variable Rate	90%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 90% LTV (27002)	5.95%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	90%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 90% LTV (27003)	6.05%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	90%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
Fixed until 31/10/2029 90% LTV (27004)	5.95%	Fixed until 31/10/2029 then changing to our Standard Variable Rate	90%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 31/10/2031 90% LTV (27005)	5.80%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	90%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				

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<b>Residential</b>						
Discount until 31/10/2028 95% LTV (27006)	6.70%	0.10% off SVR until 31/10/2028 then changing to our Standard Variable Rate	95%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 95% LTV (27007)	6.55%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	95%	£500	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 95% LTV (27008)	6.65%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	95%	£0	2% to 1.5%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
Fixed until 31/10/2029 95% LTV (27009)	6.60%	Fixed until 31/10/2029 then changing to our Standard Variable Rate	95%	£0	3% to 2% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
Discount until 31/10/2031 95% LTV (27010)	6.75%	0.05% off SVR until 31/10/2031 then changing to our Standard Variable Rate	95%	£0	0%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.90%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2031 95% LTV (27011)	6.55%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	95%	£0	5% to 5% to 3% to 3% to 1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
<b>Shared Ownership</b>						
Fixed until 31/10/2028 (Shared Ownership) 95% LTV (27012)	5.30%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	95%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 31/10/2031 (Shared Ownership) 95% LTV (27013)	5.15%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	95%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				

A mortgage of £98,449 payable over 19 years and 8 months initially on a fixed rate for 2 years at 4.35% and then on our standard variable rate of 6.80% (variable) for the remaining 17 years and 8 months would require 24 monthly payments of £621.44 and 212 monthly payments of £745.29. The total amount payable would be £172,981.04 made up of the loan amount plus interest (£74,532.54), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.4% APRC representative.

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Buy To Let						
Discount until 31/10/2028 60% LTV (27014)	5.90%	0.90% off SVR until 31/10/2028 then changing to our Standard Variable Rate	60%	£500	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31/10/2028 60% LTV (27015)	6.00%	0.80% off SVR until 31/10/2028 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 60% LTV (27016)	5.05%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	60%	£500	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 60% LTV (27017)	5.15%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	60%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				
Discount until 31/10/2031 60% LTV (27018)	5.85%	0.95% off SVR until 31/10/2031 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31/10/2031 60% LTV (27019)	6.35%	0.45% off SVR until 31/10/2031 then changing to our Standard Variable Rate	60%	£0	0%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2031 60% LTV (27020)	4.95%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	60%	£500	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				
Fixed until 31/10/2031 60% LTV (27021)	5.00%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	60%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.10%	The overall cost for comparison (APRC)				

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<b>Buy To Let</b>						
Discount until 31/10/2028 75% LTV (27022)	6.25%	0.55% off SVR until 31/10/2028 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 75% LTV (27023)	5.30%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	75%	£500	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 75% LTV (27024)	5.40%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	75%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Discount until 31/10/2031 75% LTV (27025)	6.05%	0.75% off SVR until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31/10/2031 75% LTV (27026)	6.55%	0.25% off SVR until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	0%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2031 75% LTV (27027)	5.20%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.20%	The overall cost for comparison (APRC)				

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Buy To Let						
Discount until 31/10/2028 85% LTV (27028)	6.70%	0.10% off SVR until 31/10/2028 then changing to our Standard Variable Rate	85%	£0	1%	£2,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 85% LTV (27029)	6.00%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	85%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				

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## Your Principality Mortgage Switch Options

Effective from 1 May 2026  
 Standard Variable Rate (SVR) 6.80% †  
 Bank of England Bank Rate (BBR) 3.75%

Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Holiday Let						
Discount until 31/10/2028 (Holiday let) 60% LTV (27030)	6.25%	0.55% off SVR until 31/10/2028 then changing to our Standard Variable Rate	60%	£500	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31/10/2028 (Holiday let) 60% LTV (27031)	6.35%	0.45% off SVR until 31/10/2028 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 (Holiday let) 60% LTV (27032)	5.40%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	60%	£500	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 (Holiday let) 60% LTV (27033)	5.50%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	60%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.50%	The overall cost for comparison (APRC)				
Discount until 31/10/2031 (Holiday let) 60% LTV (27034)	6.30%	0.50% off SVR until 31/10/2031 then changing to our Standard Variable Rate	60%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31/10/2031 (Holiday let) 60% LTV (27035)	6.50%	0.30% off SVR until 31/10/2031 then changing to our Standard Variable Rate	60%	£0	0%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2031 (Holiday let) 60% LTV (27036)	5.40%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	60%	£500	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				
Fixed until 31/10/2031 (Holiday let) 60% LTV (27037)	5.45%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	60%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.30%	The overall cost for comparison (APRC)				

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 Bank of England Bank Rate (BBR) 3.75%

Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Holiday Let						
Discount until 31/10/2028 (Holiday let) 75% LTV (27038)	6.55%	0.25% off SVR until 31/10/2028 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 (Holiday let) 75% LTV (27039)	5.60%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	75%	£500	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Fixed until 31/10/2028 (Holiday let) 75% LTV (27040)	5.70%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	75%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.60%	The overall cost for comparison (APRC)				
Discount until 31/10/2031 (Holiday let) 75% LTV (27041)	6.50%	0.30% off SVR until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Discount until 31/10/2031 (Holiday let) 75% LTV (27042)	6.70%	0.10% off SVR until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	0%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2031 (Holiday let) 75% LTV (27043)	5.65%	Fixed until 31/10/2031 then changing to our Standard Variable Rate	75%	£0	5% to 5% to 3% to 3% to 1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.40%	The overall cost for comparison (APRC)				

## YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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Product	Interest Rate	Terms	LTV %	Product Fee	Early Repayment Charge	Maximum Loan Size
Holiday Let						
Discount until 31/10/2028 (Holiday let) 85% LTV (27044)	6.75%	0.05% off SVR until 31/10/2028 then changing to our Standard Variable Rate	85%	£0	1%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.80%	The overall cost for comparison (APRC)				
	-	The discounted rate will never fall below 2%				
Fixed until 31/10/2028 (Holiday let) 85% LTV (27045)	6.05%	Fixed until 31/10/2028 then changing to our Standard Variable Rate	85%	£0	2% to 1.5%	£1,000,000
	6.80%	Current Standard Variable Rate†				
	6.70%	The overall cost for comparison (APRC)				

A mortgage of £139,915 payable over 9 years and 11 months initially on a fixed rate for 2 years at 4.55% and then on our standard variable rate of 6.80% (variable) for the remaining 7 years and 11 months would require 24 monthly payments of £530.51 and 95 monthly payments of £792.85. The total amount payable would be £228,032.81 made up of the loan amount plus interest (£88,117.99), a product fee (£0.00) and discharge fee (£65.00). The overall cost for comparison is 6.4% APRC representative.

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## Early Repayment Charges

If you decide to repay your mortgage early, you will incur an additional interest charge unless stated otherwise in the product description. Repayments in excess of your agreed mortgage instalment up to a sum equivalent to 10% of your outstanding mortgage balance can be paid each calendar year. Any payments which exceed this 10% limit will incur an Early Repayment Charge.

The Early Repayment Charges stated below are a percentage of the amount repaid on or before the end of the Term of Initial Rate. The table below shows how our early repayment charges reduce year on year.

Please note, if you decide to repay a mortgage with a discounted rate early, your Early Repayment Charge will be 1%, unless stated otherwise in the product description, if repaid in full on or before the end of the Term of Initial Rate.

Term of Initial Rate	Year 1	Year 2	Year 3	Year 4	Year 5
	Fixed				
Fixed until 31/10/2028	2%	1.5%			
Fixed until 31/10/2029	3%	2%	1%		
Fixed until 31/10/2031	5%	5%	3%	3%	1%

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