

# Post Office Mortgages Existing Customer Product Switch Range

02.02.2023

## Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, for the rest of the mortgage term

### 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.72% fixed	30/04/2025	6.4% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6QZ
5 Year	4.44% fixed	30/04/2028	5.8% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RA

### 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.78% fixed	30/04/2025	6.4% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6RB
2 Year	5.34% fixed	30/04/2025	6.5% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6EU
5 Year	4.48% fixed	30/04/2028	5.8% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RC
5 Year	4.99% fixed	30/04/2028	5.9% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6EW
7 Year	4.69% fixed	30/04/2030	5.6% APRC	£995	4% until 30/04/2027 then 3% until 30/04/2029 then 2% until 30/04/2030	6RD

### 85% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	4.99% fixed	30/04/2025	6.5% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6RE
2 Year	5.44% fixed	30/04/2025	6.5% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6EZ
5 Year	4.70% fixed	30/04/2028	5.9% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RF
5 Year	5.19% fixed	30/04/2028	6.0% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6FB

# Standard Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, 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	5.74% fixed	30/04/2025	6.6% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6RG
5 Year	5.29% fixed	30/04/2028	6.1% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RH

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.04% fixed	30/04/2025	6.7% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6FC
5 Year	5.59% fixed	30/04/2028	6.3% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6FD

# Help to Buy Mortgage Guarantee Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, 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	5.49% fixed	31/05/2025	6.5% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6DF
5 Year	5.14% fixed	31/05/2028	6.1% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6DG

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.09% fixed	31/05/2025	6.7% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6DH
5 Year	5.69% fixed	31/05/2028	6.4% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6DJ

# First Start Mortgage Product Range

Reverts to our Standard Variable Rate which is currently 6.59%, 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	5.49% fixed	31/05/2025	6.5% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6DB
5 Year	5.14% fixed	31/05/2028	6.1% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6DC

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	6.09% fixed	31/05/2025	6.7% APRC	£0	3% until 31/05/2024 then 2% until 31/05/2025	6DD
5 Year	5.69% fixed	31/05/2028	6.4% APRC	£0	4% until 31/05/2025 then 3% until 31/05/2027 then 2% until 31/05/2028	6DE

# Buy to Let Product Range - ICR (Interest Cover Ratio)

Affordability assessed on Rental Income only (Interest Cover Ratio)

Reverts to 8.49% which is Bank of England Base Rate plus 4.49%, for the rest of the mortgage term

## 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.79% fixed	30/04/2025	8.0% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6RK
5 Year	4.99% fixed	30/04/2028	7.0% APRC	£1,995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RL
5 Year	5.39% fixed	30/04/2028	6.9% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RJ

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.39% fixed	30/04/2025	8.0% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6FE
5 Year	5.14% fixed	30/04/2028	7.1% APRC	£1,995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RM
5 Year	5.24% fixed	30/04/2028	6.9% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6FF

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.89% fixed	30/04/2025	8.0% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6FG
5 Year	5.49% fixed	30/04/2028	6.9% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6FH

# Buy to Let Product Range - Top Slicing

Affordability assessed using applicants' personal income to cover shortfall in rental calculation.

Reverts to 8.49% which is Bank of England Base Rate plus 4.49%, for the rest of the mortgage term

## 60% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.79% fixed	30/04/2025	8.1% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6RN
5 Year	4.99% fixed	30/04/2028	7.0% APRC	£1,995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RP
5 Year	5.39% fixed	30/04/2028	7.1% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RQ

## 75% Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.39% fixed	30/04/2025	8.0% APRC	£995	3% until 30/04/2024 then 2% until 30/04/2025	6FJ
5 Year	5.14% fixed	30/04/2028	7.1% APRC	£1,995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6RR
5 Year	5.24% fixed	30/04/2028	7.1% APRC	£995	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6FK

## All Loan to Value Fixed Rates

Term	Rate	End Date	Overall Cost for Comparison	Product Fee	Early Repayment Charge	Code
2 Year	5.89% fixed	30/04/2025	8.1% APRC	£0	3% until 30/04/2024 then 2% until 30/04/2025	6FL
5 Year	5.49% fixed	30/04/2028	7.1% APRC	£0	4% until 30/04/2025 then 3% until 30/04/2027 then 2% until 30/04/2028	6FM