Product Transfers and Additional Loan Products Available for Existing Borrowers

OUR MORTGAGE PRODUCTS

This guide provides the main features of the mortgage products available for Product Transfers (pages 2 - 11) and Additional Loans (pages 17-20), as well as other important information (pages 21 Onwards).
This guide does not however contain all the details you need to choose a product. Please refer to the relevant Mortgage Illustration or any offer that may be issued for full details.

A Product Transfer or Additional Loan is subject to the terms and conditions of any offer which may be issued. Those terms and conditions take precedence over information contained in this guide or any other information given to you.

TO FIND OUT MORE OR APPLY

To find out more about any of the products in this factsheet, for information about how to apply or if you'd simply like to discuss what your options are, please contact our Existing Customer Team on 0345 120 0891, our staff will be happy to help you.
Please note that these products may be taken on a capital and interest, interest only or part and part basis and may be withdrawn at short notice.

ABBREVIATIONS USED

SVR - Accord Mortgages' Standard Variable Rate - currently 6.74%
BoE - Bank of England Base Rate - currently 3.75%
LTV - Loan to Value
APRC - Annual Percentage Rate of Charge

OUR PRODUCTS HAVE LIMITED AVAILABILITY AND MAY BE WITHDRAWN AT ANY TIME.
AFTER A PRODUCT IS WITHDRAWN NO FURTHER APPLICATIONS CAN BE ACCEPTED.

Product Transfer Products

Criteria for Product Transfers

You can apply for a Product Transfer if:-

- The property must be your main residence.
- Your mortgage account has no more than 1 months arrears at the time of offer and transfer.
- The balance on the part of the mortgage you wish to transfer must be more than £3,000.
- If the mortgage is in joint names you must have the authority to switch deal on behalf of all applicants.
- You must not be moving from another mortgage provider.
- You must also meet all of our other lending criteria.

EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
65%	2 Year Fixed Rate	4.58%	31/01/2029	Currently 6.74% variable (our SVR)	6.4%	£1,495	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919195
65%	2 Year Fixed Rate	4.78%	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£995	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919188
65%	**Offset 2 Year Fixed Rate**	5.08%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£995	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	99.9%	919190
65%	2 Year Fixed Rate	4.94%	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919180
65%	**Offset 2 Year Fixed Rate**	5.24%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	99.9%	919182

* Please see page 21 for further information about our range of incentives.

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
65%	3 Year Fixed Rate	4.99%	31/01/2030	Currently 6.74% variable (our SVR)	6.4%	£0	0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £3,000, Max £5,000,000	10.0%	919158
65%	5 Year Fixed Rate	4.85%	31/01/2032	Currently 6.74% variable (our SVR)	6.0%	£1,495	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919197
65%	5 Year Fixed Rate	4.91%	31/01/2032	Currently 6.74% variable (our SVR)	6.0%	£995	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919192
65%	**Offset 5 Year Fixed Rate**	5.21%	31/01/2032	Currently 6.74% variable (our SVR)	6.2%	£995	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	99.9%	919194
65%	5 Year Fixed Rate	5.04%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919184

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
65%	**Offset 5 Year Fixed Rate**	5.34%	31/01/2032	Currently 6.74% variable (our SVR)	6.2%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	99.9%	919186
75%	2 Year Fixed Rate	4.69%	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£1,495	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919196
75%	2 Year Fixed Rate	4.96%	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£995	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919189
75%	**Offset 2 Year Fixed Rate**	5.26%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£995	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	99.9%	919191
75%	2 Year Fixed Rate	5.14%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919181

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
75%	**Offset 2 Year Fixed Rate**	5.44%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	99.9%	919183
75%	3 Year Fixed Rate	5.17%	31/01/2030	Currently 6.74% variable (our SVR)	6.4%	£0	0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £3,000, Max £5,000,000	10.0%	919159
75%	5 Year Fixed Rate	4.90%	31/01/2032	Currently 6.74% variable (our SVR)	6.0%	£1,495	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919198
75%	5 Year Fixed Rate	4.98%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£995	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919193
75%	5 Year Fixed Rate	5.11%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919185

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
75%	**Offset 5 Year Fixed Rate**	5.41%	31/01/2032	Currently 6.74% variable (our SVR)	6.3%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	99.9%	919187
80%	2 Year Fixed Rate	4.87%	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£1,495	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919177
80%	2 Year Fixed Rate	5.00%	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£995	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919176
80%	2 Year Fixed Rate	5.30%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919200
80%	**Offset 2 Year Fixed Rate**	5.60%	31/01/2029	Currently 6.74% variable (our SVR)	6.7%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	99.9%	919173

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
80%	3 Year Fixed Rate	5.21%	31/01/2030	Currently 6.74% variable (our SVR)	6.4%	£0	0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £3,000, Max £5,000,000	10.0%	919175
80%	5 Year Fixed Rate	5.01%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£1,495	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919178
80%	5 Year Fixed Rate	5.11%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£995	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919179
80%	5 Year Fixed Rate	5.20%	31/01/2032	Currently 6.74% variable (our SVR)	6.2%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919174
85%	2 Year Fixed Rate	4.88%	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£1,495	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919166

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
85%	2 Year Fixed Rate	5.01%	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£995	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919165
85%	2 Year Fixed Rate	5.31%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919199
85%	**Offset 2 Year Fixed Rate**	5.61%	31/01/2029	Currently 6.74% variable (our SVR)	6.7%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	99.9%	919161
85%	3 Year Fixed Rate	5.25%	31/01/2030	Currently 6.74% variable (our SVR)	6.4%	£0	0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £3,000, Max £5,000,000	10.0%	919164
85%	5 Year Fixed Rate	5.02%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£1,495	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919167

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
85%	5 Year Fixed Rate	5.16%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£995	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919168
85%	5 Year Fixed Rate	5.25%	31/01/2032	Currently 6.74% variable (our SVR)	6.2%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919162
90%	2 Year Fixed Rate	5.09%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£1,495	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919169
90%	2 Year Fixed Rate	5.41%	31/01/2029	Currently 6.74% variable (our SVR)	6.6%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919160
90%	3 Year Fixed Rate	5.47%	31/01/2030	Currently 6.74% variable (our SVR)	6.5%	£0	0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £3,000, Max £5,000,000	10.0%	919207

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
90%	5 Year Fixed Rate	5.37%	31/01/2032	Currently 6.74% variable (our SVR)	6.2%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919163
95%	2 Year Fixed Rate	5.95%	31/01/2029	Currently 6.74% variable (our SVR)	6.8%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919171
95%	3 Year Fixed Rate	5.89%	31/01/2030	Currently 6.74% variable (our SVR)	6.7%	£0	0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £3,000, Max £5,000,000	10.0%	919170
95%	5 Year Fixed Rate	6.00%	31/01/2032	Currently 6.74% variable (our SVR)	6.6%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £5,000,000	10.0%	919172
100%	2 Year Fixed Rate	6.49%	31/01/2029	Currently 6.74% variable (our SVR)	6.9%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919156

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Transfer Products											
120%	2 Year Fixed Rate	6.69%	31/01/2029	Currently 6.74% variable (our SVR)	6.9%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919157

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EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Bank Of England Base Rate Tracker Products With Collar * - Transfer Products											
65%	2 Year Tracker Rate	4.30% Variable (Boe + 0.55%), (Collared at 1.55%)	31/01/2029	Currently 6.74% variable (our SVR)	6.4%	£995	0	1.0% to 31/01/2028, 0.5% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919205
65%	2 Year Tracker Rate	4.45% Variable (Boe + 0.70%), (Collared at 1.70%)	31/01/2029	Currently 6.74% variable (our SVR)	6.4%	£0	0	1.0% to 31/01/2028, 0.5% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919201
75%	2 Year Tracker Rate	4.35% Variable (Boe + 0.60%), (Collared at 1.60%)	31/01/2029	Currently 6.74% variable (our SVR)	6.4%	£995	0	1.0% to 31/01/2028, 0.5% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919206
75%	2 Year Tracker Rate	4.50% Variable (Boe + 0.75%), (Collared at 1.75%)	31/01/2029	Currently 6.74% variable (our SVR)	6.4%	£0	0	1.0% to 31/01/2028, 0.5% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919202

EXISTING BORROWERS - FULL STATUS

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Bank Of England Base Rate Tracker Products With Collar * - Transfer Products											
80%	2 Year Tracker Rate	4.60% Variable (Boe + 0.85%), (Collared at 1.85%)	31/01/2029	Currently 6.74% variable (our SVR)	6.4%	£0	0	1.0% to 31/01/2028, 0.5% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919203
85%	2 Year Tracker Rate	4.65% Variable (Boe + 0.90%), (Collared at 1.90%)	31/01/2029	Currently 6.74% variable (our SVR)	6.5%	£0	0	1.0% to 31/01/2028, 0.5% to 31/01/2029	Min £3,000, Max £5,000,000	10.0%	919204

* A minimum interest rate (collar) applies to the Bank of England Base Rate (BoE) Tracker products in this factsheet. The minimum interest rate charged during the tracker period will not fall below the collar rate specified.

Representative Example

Based on an assumed completion date of 31/01/2027, a mortgage of £100,000 payable over 21 years, initially on our 4.94% fixed rate until 31/01/2029, followed by our Standard Variable Rate currently 6.74% for the remaining 19 years, would require 24 monthly payments of £637.65 and 228 monthly payments of £735.18. The total amount payable would be £183,373.58 made up of the loan amount plus interest of £83,373.58, a product fee of £0.00.

The overall cost for comparison is 6.5% APRC.

Note: What you will pay may vary from this and will depend on your personal circumstances.

EXISTING BORROWERS - FULL STATUS

Fixed Rates - Additional Loans

The following important notes apply to all Accord Mortgages Additional Loan products:-
• Revaluation: A revaluation fee may be charged.
• Offset products: Savings offset against the mortgage account. The full loan must be on Offset products. Unlimited overpayments.
• To qualify for an Additional Loan - You must have held your main mortgage with us for at least 6 months. There must be no missed/late payments in the last 12 months and no more than 1 missed/late payment in the last 24 months.

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
65%	2 Year Fixed Rate	4.94%	31/01/2029	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.3%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £2,000,000	10.0%	919217
65%	**Offset 2 Year Fixed Rate**	5.24%	31/01/2029	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.4%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £2,000,000	99.9%	919218
65%	3 Year Fixed Rate	4.99%	31/01/2030	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.3%	£0	0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £3,000, Max £2,000,000	10.0%	919208
65%	5 Year Fixed Rate	5.04%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £2,000,000	10.0%	919221
65%	**Offset 5 Year Fixed Rate**	5.34%	31/01/2032	Currently 6.74% variable (our SVR)	6.3%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £2,000,000	99.9%	919222

EXISTING BORROWERS - FULL STATUS

Fixed Rates - Additional Loans

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
75%	2 Year Fixed Rate	5.14%	31/01/2029	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.4%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £2,000,000	10.0%	919219
75%	**Offset 2 Year Fixed Rate**	5.44%	31/01/2029	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.4%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £2,000,000	99.9%	919220
75%	3 Year Fixed Rate	5.17%	31/01/2030	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.3%	£0	0	3.0% to 31/01/2028, 2.5% to 31/01/2029, 2.0% to 31/01/2030	Min £3,000, Max £2,000,000	10.0%	919209
75%	5 Year Fixed Rate	5.11%	31/01/2032	Currently 6.74% variable (our SVR)	6.1%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £2,000,000	10.0%	919223
75%	**Offset 5 Year Fixed Rate**	5.41%	31/01/2032	Currently 6.74% variable (our SVR)	6.3%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £2,000,000	99.9%	919224

EXISTING BORROWERS - FULL STATUS

Fixed Rates - Additional Loans

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
80%	2 Year Fixed Rate	5.30%	31/01/2029	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.4%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £2,000,000	10.0%	919213
80%	**Offset 2 Year Fixed Rate**	5.60%	31/01/2029	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.5%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £2,000,000	99.9%	919214
80%	5 Year Fixed Rate	5.20%	31/01/2032	Currently 6.74% variable (our SVR)	6.2%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £2,000,000	10.0%	919215
80%	**Offset 5 Year Fixed Rate**	5.50%	31/01/2032	Currently 6.74% variable (our SVR)	6.3%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £2,000,000	99.9%	919216
85%	2 Year Fixed Rate	5.31%	31/01/2029	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.4%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £2,000,000	10.0%	919225

EXISTING BORROWERS - FULL STATUS

Fixed Rates - Additional Loans

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Cashback *	Early Repayment Charges	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
85%	**Offset 2 Year Fixed Rate**	5.61%	31/01/2029	SVR (6.74%) minus 0.75% until 31/01/2032 then 6.74% variable (our SVR)	6.5%	£0	0	2.5% to 31/01/2028, 2.0% to 31/01/2029	Min £3,000, Max £2,000,000	99.9%	919210
85%	5 Year Fixed Rate	5.25%	31/01/2032	Currently 6.74% variable (our SVR)	6.2%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £2,000,000	10.0%	919211
85%	**Offset 5 Year Fixed Rate**	5.55%	31/01/2032	Currently 6.74% variable (our SVR)	6.4%	£0	0	5.0% to 31/01/2028, 4.0% to 31/01/2029, 3.5% to 31/01/2030, 2.5% to 31/01/2031, 2.0% to 31/01/2032	Min £3,000, Max £2,000,000	99.9%	919212

Representative Example

Based on an assumed completion date of 31/01/2027, a loan of £40,000 payable over 22 years, initially on our 4.94% fixed rate until 31/01/2029, followed by a discount of 0.75% from our Standard Variable Rate currently 6.74% for 3 years and then our Standard Variable Rate currently 6.74% for the remaining 17 years, would require 24 monthly payments of £249.14, 36 monthly payments of £271.61 and 204 monthly payments of £287.07. The total amount payable would be £74,476.25 made up of the loan amount plus interest of £34,371.25, a product fee of £0.00 plus a valuation fee of £70.00, and a funds transfer fee of £35.00.

The overall cost for comparison is 6.3% APRC.

Note: What you will pay may vary from this and will depend on your personal circumstances.

IMPORTANT INFORMATION

Our Standard Variable Rate (SVR)

With effect from 25th January 2026 our standard variable rate is 6.74%.

Loan To Value (LTV)

Like many of the mortgage deals we currently have, our Product Transfer and Additional Loan products now take into account your mortgage balance compared to the value of your property (LTV). Since taking out your mortgage it is likely that your property's LTV has changed, for example because of capital repayments or a decrease or increase in the value of your home. Before selecting one of our products you need to know what your current LTV is. A different method of establishing your LTV is used depending on whether you are applying for an Product Transfer, Additional Loan or Portability.

LTV and revaluation - Product Transfers

We take into account your mortgage balance compared to the estimated value of your property (LTV). We calculate this estimated value by using our House Price Index, which is recalculated every quarter. This is the figure which we use when assessing your eligibility for our Product Transfer products unless you request a revaluation. You can request a revaluation of your property to ascertain your current LTV, if you feel that your property's actual current value is different to the estimated valuation on our records. If a revaluation is required, a non-refundable fee of £70 is payable. This fee is payable up front on request of a revaluation. Please note that by requesting a revaluation you are not reserving any of our mortgage products or interest rates. Products can be withdrawn at any time and you will only be able to choose from the range available once your current valuation is confirmed.

LTV and revaluation - Additional Loans

We take into account the total of your mortgage balance and the amount of additional borrowing, compared to the last valuation of your property that we have on record. This is the figure which we use when assessing your eligibility for our Additional Loan products. Additional Loans can be agreed on a capital & interest, interest only or part capital & interest part interest only basis. In some cases we will require a revaluation of your property. Please contact us to check if this will apply to you. If a revaluation is required a non-refundable valuation fee of £70 is payable. This fee is payable, up front, on request of a revaluation. This can be paid by credit/debit card over the phone. Please note that by requesting a revaluation you are not reserving any of our mortgage products or interest rates. Products can be withdrawn at any time and you will only be able to choose from the range available once your current valuation is confirmed.

Product Fee

This fee is payable in full and the funds must be cleared before we can complete your Product Transfer. You may request the fee to be added to your loan, which will increase both the amount you borrow and your monthly payments.

Portability

All mortgage products are portable from your current property to a new property should you decide to move house, however when porting your current mortgage product you will need to be aware of the following; Top up products: When borrowing £50,000 or more: Top up borrowing can be taken from the current range of house purchase products including those with incentives. When borrowing less than £50,000: Top up borrowing can be taken from the current range of house purchase products with no incentives, or from the range of portability only top-up products dependant on loan size.

Self Cert: If the existing mortgage was self-certified, the top up product should be full status. A straight port (same or lower loan size and LTV) is allowed without income verification - subject to payment history.

Full Status: Where the original mortgage is on a full status product, the portability top up amount must also be on a full status basis, with income verification to support the entire loan. Where the applicant chooses to add the Product Fee to the mortgage at completion, we will not include this in the LTV calculation.

All portability top-ups are subject to product criteria, including minimum loan size, maximum LTV, product fee and credit score.

In all cases: A new valuation will be carried out for all portability applications, regardless of whether a top-up product is required to determine the new loan to value (LTV) for lending purposes. A non-refundable standard valuation fee is payable for this, and this fee will automatically be added to the mortgage account and interest charged on this daily. Alternatively, you can pay the valuation fee by card or send a cheque for the fee at the time the valuation is instructed to avoid being charged interest on this fee.

LTV - The LTV is calculated using the total of the outstanding mortgage balance and the amount of any top-up borrowing required, compared to the valuation of your new property.

Please note: The ability to port your mortgage product depends on meeting our lending criteria.

Discounted Standard Variable Rate (SVR)

For all 2 & 3 year additional loan products, our SVR is discounted by 0.75% from the end of the initial fixed or variable rate period until 31/01/32.

Collar Applicable to Bank of England Base Rate Trackers

A minimum interest rate (collar) applies to the Bank of England Base Rate (BoE) Tracker products in this factsheet. The minimum interest rate charged during the tracker period will not fall below the collar rate specified.

For example: Product 4.50% variable (BoE+0.25%) to 31/08/25 with a collar of 1.25%. The minimum interest rate charged (collar) will be 1.25% until 31/08/25.

Interest Only borrowing

Please be aware that different criteria apply for interest only borrowing. Please visit our website for details.

IMPORTANT INFORMATION

Borrowers Previously on a self cert product

Borrowers who were previously on a self cert product can now select one of our full status products. Mortgage arrears must be no more than the value of 1 month's mortgage payment at the time of applying for a transfer and on completion of transfer.

Credit Repair Guarantee

Borrowers who were previously on a Credit Repair self cert product can now select one of our full status products. Mortgage arrears must be no more than the value of 1 month's mortgage payment at the time of applying for a transfer and on completion of transfer.

APRC (Annual Percentage Rate Charge)

This is a figure which all lenders must quote when referring to mortgages. It is designed to show the total yearly cost of a mortgage stated as a percentage of the loan. It includes items such as the interest rate payable at the start of the mortgage and after the Initial rate period has ended, Product Fee, Valuation Fee and Mortgage Fee. It is the overall cost for comparison purposes. This figure is intended to help customers to compare the overall cost of different loans.

Collar Rate

The minimum rate you will be charged for the applicable variable rate product during the Initial Rate Period.

Early Repayment Charge (ERC) for products with limited overpayments

In the event of part or full repayment or transfer to an alternative product or our Standard Variable Rate, before the end of the ERC period, an ERC is payable. The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs and is based on the amount repaid or transferred.

For example: £100,000 is transferred on a 1.94% fixed rate product until 30/04/25. If you decide to repay this mortgage in full before 30/04/24, and the balance outstanding on the day of redemption is £98,000, the ERC will be 2.5% x £98,000 = £2,450. If you decide to repay this mortgage in full before 30/04/25 but after 30/04/24 and the balance outstanding on the day of redemption is £98,000, the ERC will be 1.5% x £98,000 = £1,470.

The exception to this is that in any calendar year that Early Repayment Charges apply, you may repay up to 10% of the mortgage balance outstanding on 1 January that year without charge. Any amount repaid over the 10% limit will incur an Early Repayment Charge on the excess amount.

For example: If £25,000 is outstanding on 1 January after completion of your Additional Loan or Product Transfer you can repay up to £2,500 (10%) in the same calendar year without incurring an ERC. If you decide to repay more than this amount eg. £6,000 or transfer to our SVR, you will incur an ERC of the specified percentage on £3,500 as this is the amount in excess of the 10% limit. In the event of your product start date being part way through a calendar year, you will be entitled to overpay 10% of your opening product balance until the end of the calendar year.

If you choose to repay any more than this 10%, you will incur an ERC.

IMPORTANT INFORMATION

Additional Loans

To qualify for one of our Additional Loans, in addition to meeting our lending criteria, the purpose of the loan must be acceptable to us. An acceptable purpose would be:

- Home Improvements or repairs
- Capital Raising (for non-business purposes)
- Purchase of land, adjoining land or holiday home
- Transfer of Equity
- Purchase of freehold or purchase of share in freehold interest
- Extension of lease.

Cashback

Where cashback is provided, this will be paid directly to your bank account where the direct debit is paid from, this will be automatically paid on completion. If you do not pay your mortgage by direct debit we will be in touch with you to arrange the cashback payment.

Release of Funds for Additional Loans

Please note that a Funds Transfer Fee of £35.00 will be payable for the release of Additional Loan Funds electronically so that you (or the legal adviser if appropriate) receive the funds the same day. This fee will be deducted from your mortgage advance. Alternative methods of releasing the funds are available (BACS or Internal Transfer) which do not incur a charge. Further details of this fee will be included in your mortgage offer.

Where the total debt including the Additional Loan is below 85% of the current value of the property (i.e. before any work is carried out), the money can be released as soon as your loan is approved.

Other Fees

A Redemption Administration Fee or Mortgage Fee is payable should you redeem your mortgage in full. Please refer to the Tariff of Mortgage Charges document for the amount of this fee.

IMPORTANT INFORMATION SPECIFIC TO OFFSET MORTGAGE PRODUCTS

Information relevant to all Offset Mortgages

Your existing mortgage and Additional Loan amount must be taken on Offset products only. Offset and non-Offset products cannot be mixed.

You do not earn any interest on an Offset savings account(s). However, by linking savings to your mortgage, you only pay interest on the difference between your Offset mortgage balance and Offset savings balance(s). The money in your Offset savings account(s) therefore benefits from the equivalent of the interest rate charged on your Offset mortgage.

The equivalent savings interest rates shown below are based on the current interest rate of the mortgage product so where this rate is variable or reverts to a variable rate after an Initial fixed rate period, the benefit you get from your savings will change at the
The example below assumes that basic and higher rate tax payers do not pay tax on their savings and that additional rate taxpayers pay 45% tax on savings interest and are based on current HM Revenue and Customs rules which are subject to change.
Customer usage of any applicable Personal Savings Allowance is not included within these calculations.

Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.

Your existing mortgage and Additional Loan amount must be taken on Offset products only. Offset and non-Offset products cannot be mixed. Please contact us if you would like further information about our Offset savings accounts.

Offset Savings accounts will be provided by Yorkshire Building Society.

Early Repayment Charge (ERC) for Offset Accounts

If a product is repaid in full or transferred (in full or in part), before the end of the ERC period, an ERC is payable. However, part repayments (monthly or lump sum) of any amount are allowed without charge. The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs. The ERC is based on the original transfer amount and so disregards any payments (including usual monthly payments) you make which may have reduced the total amount transferred.

For example, with a Product Transfer: £100,000 is transferred on a 2.24% fixed rate product until 30/04/25. If you decide to repay this mortgage in full before 30/04/24 the ERC will be 2.5% x £100,000 = £2,500. If you decide to repay this mortgage in full before 30/04/25 but after 30/04/24, the ERC will be 1.5% x £100,000 = £1,500.

EQUIVALENT SAVINGS INTEREST RATES FOR CURRENT OFFSET PRODUCTS

Offset Product Rate	Product Type	Zero rate Taxpayer	Basic Rate Taxpayer	Higher Rate Taxpayer	Additional Rate Taxpayer
5.08%	Fixed	5.08%	5.08%	5.08%	9.24%
5.21%	Fixed	5.21%	5.21%	5.21%	9.47%
5.24%	Fixed	5.24%	5.24%	5.24%	9.53%
5.26%	Fixed	5.26%	5.26%	5.26%	9.56%
5.34%	Fixed	5.34%	5.34%	5.34%	9.71%
5.41%	Fixed	5.41%	5.41%	5.41%	9.84%
5.44%	Fixed	5.44%	5.44%	5.44%	9.89%
5.60%	Fixed	5.60%	5.60%	5.60%	10.18%
5.61%	Fixed	5.61%	5.61%	5.61%	10.20%

IMPORTANT INFORMATION

Information relevant to all Offset Mortgages

SUMMARY BOX

Account Name	Accord Offset Savings Account, held with Yorkshire Building Society
What is the interest rate?	No interest is paid on this account Annual Interest Gross p.a. 0.00% / AER* 0.00% Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future. * AER stands for the Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. This will enable you to compare more easily the return you can expect from your savings over time.
Can Yorkshire Building Society change the interest rate?	Not applicable for this account.
What would be the estimated balance after 12 months based on a £1000 deposit?	Not applicable for this account. The balance in this account will be offset against the balance of your Accord Offset mortgage for the purposes of calculating interest on your mortgage.
How do I open and manage my account?	Eligibility The Offset Savings account is only available in conjunction with an Accord Offset mortgage. Account management: The account can be managed online. The minimum balance is £zero. The maximum balance is 100% of your offset mortgage balance. Please note however that if your savings balance exceeds your Offset Mortgage balance, you will not receive any benefit from or be paid interest on the surplus.
Can I withdraw money?	Withdrawals: The Offset Savings allows instant withdrawals, subject to daily limits without loss of interest. Please contact us for more details. Maturity: After repayment of the balance of the Accord Offset mortgage, it is your responsibility to withdraw any balance in the Offset Savings Account and close the account.
Additional Information	If Yorkshire Building Society were to fail, funds held in an Offset savings account would not be offset against the linked Offset mortgage account. This means the mortgage balance would remain separate and would not be reduced by the savings balance. The first £120,000 (per person) held in the Offset savings account would be covered by the Financial Services Compensation Scheme (FSCS). The £120,000 limit is for all deposits which a person holds with Yorkshire Building Society, so any other savings accounts would need to be taken into account. As with any savings account, funds not covered by the FSCS would need to be claimed through any insolvency proceedings.

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on 0345 1200 872.

Applications subject to standard lending criteria and all loans subject to status.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

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