



FOR INTERMEDIARY USE ONLY

Contents

- Residential..... 2**
 - Fixed Rates 2
 - Discounted Variable Rates 2
 - Standard Variable Rate 2
- Professional..... 3**
 - Fixed Rates 3
 - Discounted Variable Rates 3
- Self-Build..... 4**
 - Variable Rates 4
- Holiday Let 4**
 - Discounted Variable Rates 4
- Retirement Interest Only..... 4**
 - Fixed Rates 4
 - Discounted Variable Rates 4
- Lending Criteria & Additional Info 5**

Residential

Fixed Rates

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|------------|-----------------------|
| 2 Years | 60% | 5.29% | N/A | 8.49% | £995 | FIX2Y106 | 8.2% | £30,000 | £1,000,000 | Purchase & Remortgage |
| 2 Years | 60% | 5.49% | N/A | 8.49% | £0 | FIX2Y107 | 8.1% | £30,000 | £1,000,000 | Purchase & Remortgage |
| 2 Years | 80% | 5.34% | N/A | 8.49% | £995 | FIX2Y091 | 8.2% | £30,000 | £600,000 | Purchase & Remortgage |
| 2 Years | 80% | 5.54% | N/A | 8.49% | £0 | FIX2Y093 | 8.1% | £30,000 | £600,000 | Purchase & Remortgage |
| 2 Years | 90% | 5.59% | N/A | 8.49% | £995 | FIX2Y050 | 8.2% | £30,000 | £400,000 | Purchase & Remortgage |
| 2 Years | 90% | 5.79% | N/A | 8.49% | £0 | FIX2Y053 | 8.2% | £30,000 | £400,000 | Purchase & Remortgage |
| 2 Years | 95% | 5.99% | N/A | 8.49% | £0 | FIX2Y109 | 8.2% | £30,000 | £400,000 | Purchase & Remortgage |

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|------------|-----------------------|
| 5 Years | 60% | 4.69% | N/A | 8.49% | £995 | FIX5Y022 | 7.0% | £30,000 | £1,000,000 | Purchase & Remortgage |
| 5 Years | 60% | 4.89% | N/A | 8.49% | £0 | FIX5Y025 | 7.0% | £30,000 | £1,000,000 | Purchase & Remortgage |
| 5 Years | 80% | 4.99% | N/A | 8.49% | £995 | FIX5Y023 | 7.2% | £30,000 | £600,000 | Purchase & Remortgage |
| 5 Years | 80% | 5.19% | N/A | 8.49% | £0 | FIX5Y026 | 7.2% | £30,000 | £600,000 | Purchase & Remortgage |
| 5 Years | 90% | 4.99% | N/A | 8.49% | £995 | FIX5Y036 | 7.2% | £30,000 | £400,000 | Purchase & Remortgage |
| 5 Years | 90% | 5.19% | N/A | 8.49% | £0 | FIX5Y039 | 7.2% | £30,000 | £400,000 | Purchase & Remortgage |
| 5 Years | 95% | 5.49% | N/A | 8.49% | £0 | FIX5Y102 | 7.3% | £30,000 | £400,000 | Purchase & Remortgage |

Discounted Variable Rates

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|------------|-----------------------|
| 2 Years | 60% | 5.44% | -3.05% | 8.49% | £995 | DIS2Y100 | 8.2% | £30,000 | £1,000,000 | Purchase & Remortgage |
| 2 Years | 60% | 5.59% | -2.90% | 8.49% | £0 | DIS2Y103 | 8.1% | £30,000 | £1,000,000 | Purchase & Remortgage |
| 2 Years | 80% | 5.64% | -2.85% | 8.49% | £995 | DIS2Y101 | 8.2% | £30,000 | £600,000 | Purchase & Remortgage |
| 2 Years | 80% | 5.84% | -2.65% | 8.49% | £0 | DIS2Y104 | 8.2% | £30,000 | £600,000 | Purchase & Remortgage |
| 2 Years | 90% | 5.99% | -2.50% | 8.49% | £995 | DIS2Y102 | 8.3% | £30,000 | £400,000 | Purchase & Remortgage |
| 2 Years | 90% | 6.19% | -2.30% | 8.49% | £0 | DIS2Y105 | 8.3% | £30,000 | £400,000 | Purchase & Remortgage |
| 2 Years | 95% | 6.29% | -2.20% | 8.49% | £0 | DIS2Y122 | 8.3% | £30,000 | £400,000 | Purchase & Remortgage |

Standard Variable Rate

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|--------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|------------|-----------------------|
| Term | 80% | 8.49% | N/A | 8.49% | £0 | SVRFLEX | 8.9% | N/A | £1,000,000 | Purchase & Remortgage |

Professional

Fixed Rates

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|------------|-----------------------|
| 2 Years | 60% | 5.29% | N/A | 8.49% | £995 | FIX2Y108 | 8.2% | £50,000 | £1,000,000 | Purchase & Remortgage |
| 2 Years | 80% | 5.34% | N/A | 8.49% | £995 | FIX2Y096 | 8.2% | £50,000 | £600,000 | Purchase & Remortgage |
| 2 Years | 95% | 5.39% | N/A | 8.49% | £995 | FIX2Y056 | 8.2% | £50,000 | £400,000 | Purchase & Remortgage |

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|------------|-----------------------|
| 5 Years | 60% | 4.69% | N/A | 8.49% | £995 | FIX5Y028 | 7.2% | £50,000 | £1,000,000 | Purchase & Remortgage |
| 5 Years | 80% | 4.99% | N/A | 8.49% | £995 | FIX5Y029 | 7.3% | £50,000 | £600,000 | Purchase & Remortgage |
| 5 Years | 95% | 4.99% | N/A | 8.49% | £995 | FIX5Y042 | 7.3% | £50,000 | £400,000 | Purchase & Remortgage |

Discounted Variable Rates

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|------------|-----------------------|
| 2 Years | 60% | 5.44% | -3.05% | 8.49% | £995 | DIS2Y106 | 8.2% | £50,000 | £1,000,000 | Purchase & Remortgage |
| 2 Years | 60% | 5.59% | -2.90% | 8.49% | £0 | DIS2Y109 | 8.2% | £50,000 | £1,000,000 | Purchase & Remortgage |
| 2 Years | 80% | 5.64% | -2.85% | 8.49% | £995 | DIS2Y107 | 8.3% | £50,000 | £600,000 | Purchase & Remortgage |
| 2 Years | 80% | 5.84% | -2.65% | 8.49% | £0 | DIS2Y110 | 8.3% | £50,000 | £600,000 | Purchase & Remortgage |
| 2 Years | 95% | 5.99% | -2.50% | 8.49% | £995 | DIS2Y108 | 8.3% | £50,000 | £400,000 | Purchase & Remortgage |
| 2 Years | 95% | 6.19% | -2.30% | 8.49% | £0 | DIS2Y111 | 8.3% | £50,000 | £400,000 | Purchase & Remortgage |

Self-Build

Variable Rates

| Period | Max LTV | Initial Rate | Variance to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|--------------|----------|
| 3 Years | 80% | 8.49% | 0.00% | 8.49% | £1,249 | SBD3Y003 | 9.0% | £30,000 | Refer to SBS | Purchase |

Holiday Let

Discounted Variable Rates

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|----------|-----------------------|
| 2 Years | 60% | 6.94% | -1.55% | 8.49% | £995 | HLD2Y005 | 8.6% | £50,000 | £350,000 | Purchase & Remortgage |
| 2 Years | 80% | 7.24% | -1.25% | 8.49% | £995 | HLD2Y006 | 8.7% | £50,000 | £350,000 | Purchase & Remortgage |

Retirement Interest Only

Fixed Rates

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|----------|-----------------------|
| 5 Years | 50% | 5.39% | N/A | 8.49% | £995 | RIOF5Y023 | 7.6% | £30,000 | £500,000 | Purchase & Remortgage |
| 5 Years | 50% | 5.54% | N/A | 8.49% | £0 | RIOF5Y024 | 7.5% | £30,000 | £500,000 | Purchase & Remortgage |

Discounted Variable Rates

| Period | Max LTV | Initial Rate | Discount to SVR | SVR | Product Fee | Product Code | APRC | Min Loan | Max Loan | Purpose |
|---------|---------|--------------|-----------------|-------|-------------|--------------|------|----------|----------|-----------------------|
| 2 Years | 50% | 5.79% | -2.70% | 8.49% | £995 | RIOD2Y009 | 8.4% | £30,000 | £500,000 | Purchase & Remortgage |
| 2 Years | 50% | 5.99% | -2.50% | 8.49% | £0 | RIOD2Y010 | 8.3% | £30,000 | £500,000 | Purchase & Remortgage |

Lending Criteria & Additional Info

Maximum Loan Amount & Loan to Value

| Residential Mortgages | | Professional Mortgages | |
|-----------------------|-------------------|------------------------|-------------------|
| Max Loan Amount | Max Loan to Value | Max Loan Amount | Max Loan to Value |
| £400,000 | 95% | £400,000 | 95% |
| £600,000 | 80% | £600,000 | 85% |
| £800,000 | 70% | £800,000 | 75% |
| £1,000,000 | 60% | £1,000,000 | 60% |

Early Repayment Charges

The below charges are applicable to overpayments greater than 10% of the loan amount in a 12-month rolling period during the initial mortgage term.

| Initial Term | Year 1 Charge | Year 2 Charge | Year 3 Charge | Year 4 Charge | Year 5 Charge |
|--------------|---------------|---------------|---------------|---------------|---------------|
| 2-Years | 3% | 2% | | | |
| 3-Years | 3% | 3% | 2% | | |
| 5-Years | 5% | 4% | 3% | 3% | 2% |

Mortgage Term

The minimum mortgage term is 5-years, and the maximum mortgage term is 40 years

Professional Mortgages

To qualify for our Professional Mortgages, you need to be 21 years old or over and registered with one of the appropriate governing bodies:

- **Solicitor** - (Law Society of Scotland and/or England and Wales)
- **Chartered Accountant** - (Institute of Chartered Accountants Scotland, Chartered Association of Certified Accountants, Chartered Institute of Management Accountants, Chartered Institute of Public Finance and Accountancy)
- **Medical Doctor** - (General Medical Council)
- **Dentist** - (General Dental Council)
- **Vet** - (Royal College of Veterinary Surgeons)
- **Pharmacist** - (General Pharmaceutical Council)
- **Optometrist** - (General Optical Council)
- **Actuaries** - (Institute and Faculty of Actuaries)

Self-Build

On completion of the build a product switch to one of our Residential mortgages, including within the Early Repayment Charge period, is available.

Valuation Fees

Scotland & England: The Society will pay the remortgage valuation fee for remortgages, in accordance with the Society's own scale of fees. For our most up-to-date valuation fees for Scotland, England, and Self-Build mortgages, please visit: [Interest Fees for Intermediaries | Scottish BS](#)

Cashback & Incentives (updated 1st March 2024)

Scotland & England Remortgages (Excluding RIO): The Scottish Building Society offer Free Basic Legal Fees.

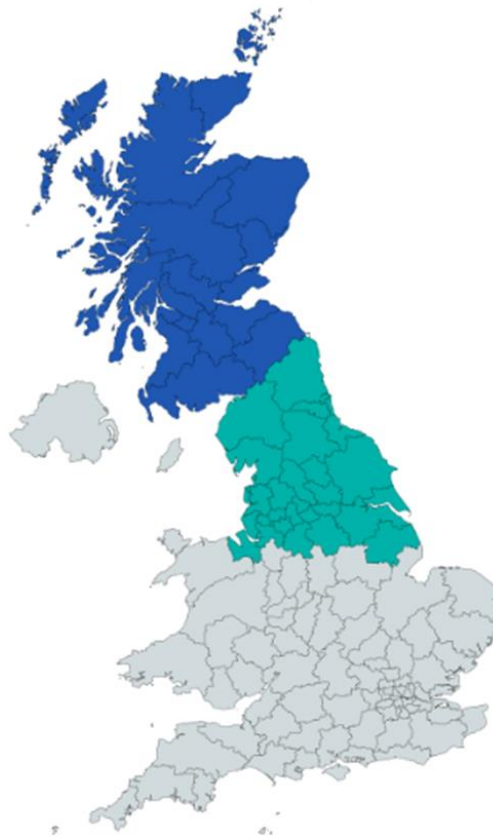
The solicitor we choose will act solely for the Society in the transfer of the mortgage and any additional legal services or advice you may require will be at your own expense. If you wish to use your own solicitor instead the Society will contribute £250 towards your legal costs.

Repayment Options

Capital & Interest. Interest Only: available up to 75% of the property value or purchase price (whichever is higher) with a maximum loan size of £350,000.

We lend to the following postcodes in (North) England:

BB, BD, BL, CA, CH, CW, DH, DL, DN, FY, HD, HG, HU, HX, L, LA, LN, LS, M, NE, OL, PR, S, SK, SR, TS, WA, WF, WN and YO.



For any queries, advisors should contact their BDM:

[Business Development Managers](#) | [Intermediary Hub](#) | [Scottish BS](#)

or contact:

scottishintermediaries@scotbs.co.uk