



FOR INTERMEDIARY USE ONLY

Contents

Residential.....	2
Discounted Variable Rates	2
Discounted Variable Rates, No ERC	2
Fixed Rates	2
Standard Variable Rate	2
Professional.....	3
Discounted Variable Rates	3
Discounted Variable Rates, No ERC	3
Fixed Rates	3
Self-Build	4
Variable Rates	4
Holiday Let	4
Discounted Variable Rates	4
Retirement Interest Only.....	4
Discounted Variable Rates	4
Fixed Rates	4
Lending Criteria & Additional Info	5

Residential

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%	4.84%	-3.15%	7.99%	£995	DIS2Y148	7.6%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	60%	4.99%	-3.00%	7.99%	£0	DIS2Y114	7.6%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	80%	4.99%	-3.00%	7.99%	£995	DIS2Y113	7.7%	£30,000	£600,000	Purchase & Remortgage
2 Years	80%	5.19%	-2.80%	7.99%	£0	DIS2Y115	7.6%	£30,000	£600,000	Purchase & Remortgage
2 Years	90%	5.29%	-2.70%	7.99%	£995	DIS2Y041	7.7%	£30,000	£400,000	Purchase & Remortgage
2 Years	90%	5.44%	-2.55%	7.99%	£0	DIS2Y043	7.7%	£30,000	£400,000	Purchase & Remortgage
2 Years	95%	5.54%	-2.45%	7.99%	£0	DIS2Y139	7.7%	£30,000	£400,000	Purchase only

Discounted Variable Rates, No ERC

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	5.29%	-2.70%	7.99%	£995	DIS2Y140	7.7%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	80%	5.49%	-2.50%	7.99%	£995	DIS2Y141	7.8%	£30,000	£600,000	Purchase & Remortgage
2 Years	90%	5.79%	-2.20%	7.99%	£995	DIS2Y142	7.9%	£30,000	£400,000	Purchase & Remortgage
2 Years	95%	5.99%	-2.00%	7.99%	£995	DIS2Y143	7.9%	£30,000	£400,000	Purchase only

Fixed Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	4.79%	N/A	7.99%	£995	FIX2Y118	7.6%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	60%	4.99%	N/A	7.99%	£0	FIX2Y119	7.6%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	80%	4.99%	N/A	7.99%	£995	FIX2Y033	7.7%	£30,000	£600,000	Purchase & Remortgage
2 Years	80%	5.09%	N/A	7.99%	£0	FIX2Y126	7.6%	£30,000	£600,000	Purchase & Remortgage
2 Years	90%	5.24%	N/A	7.99%	£995	FIX2Y034	7.7%	£30,000	£400,000	Purchase & Remortgage
2 Years	90%	5.44%	N/A	7.99%	£0	FIX2Y037	7.7%	£30,000	£400,000	Purchase & Remortgage
2 Years	95%	5.54%	N/A	7.99%	£0	FIX2Y121	7.7%	£30,000	£400,000	Purchase only

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
5 Years	60%	4.39%	N/A	7.99%	£995	FIX5Y034	6.6%	£30,000	£1,000,000	Purchase & Remortgage
5 Years	60%	4.59%	N/A	7.99%	£0	FIX5Y122	6.6%	£30,000	£1,000,000	Purchase & Remortgage
5 Years	80%	4.59%	N/A	7.99%	£995	FIX5Y124	6.7%	£30,000	£600,000	Purchase & Remortgage
5 Years	80%	4.72%	N/A	7.99%	£0	FIX5Y126	6.7%	£30,000	£600,000	Purchase & Remortgage
5 Years	90%	4.89%	N/A	7.99%	£995	FIX5Y092	6.8%	£30,000	£400,000	Purchase & Remortgage
5 Years	90%	5.09%	N/A	7.99%	£0	FIX5Y093	6.9%	£30,000	£400,000	Purchase & Remortgage
5 Years	95%	5.29%	N/A	7.99%	£0	FIX5Y116	7.0%	£30,000	£400,000	Purchase only

Standard Variable Rate

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
Term	80%	7.99%	N/A	7.99%	£0	SVRFLEX	8.3%	N/A	£1,000,000	Purchase & Remortgage

Professional

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%	4.84%	-3.15%	7.99%	£995	DIS2Y125	7.7%	£50,000	£1,000,000	Purchase & Remortgage
2 Years	60%	4.99%	-3.00%	7.99%	£0	DIS2Y119	7.7%	£50,000	£1,000,000	Purchase & Remortgage
2 Years	80%	4.99%	-3.00%	7.99%	£995	DIS2Y117	7.7%	£50,000	£600,000	Purchase & Remortgage
2 Years	80%	5.19%	-2.80%	7.99%	£0	DIS2Y120	7.7%	£50,000	£600,000	Purchase & Remortgage
2 Years	90%	5.09%	-2.90%	7.99%	£995	DIS2Y118	7.7%	£50,000	£400,000	Purchase & Remortgage
2 Years	90%	5.29%	-2.70%	7.99%	£0	DIS2Y121	7.7%	£50,000	£400,000	Purchase & Remortgage
2 Years	95%	5.09%	-2.90%	7.99%	£995	DIS2Y118	7.7%	£50,000	£400,000	Purchase only
2 Years	95%	5.29%	-2.70%	7.99%	£0	DIS2Y121	7.7%	£50,000	£400,000	Purchase only

Discounted Variable Rates, No ERC

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	5.29%	-2.70%	7.99%	£995	DIS2Y144	7.8%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	80%	5.49%	-2.50%	7.99%	£995	DIS2Y145	7.8%	£30,000	£1,000,000	Purchase & Remortgage
2 Years	90%	5.59%	-2.40%	7.99%	£995	DIS2Y146	7.8%	£30,000	£600,000	Purchase & Remortgage
2 Years	95%	5.59%	-2.40%	7.99%	£995	DIS2Y146	7.8%	£30,000	£600,000	Purchase only

Fixed Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
2 Years	60%	4.79%	N/A	7.99%	£995	FIX2Y120	7.7%	£50,000	£1,000,000	Purchase & Remortgage
2 Years	60%	4.99%	N/A	7.99%	£0	FIX2Y122	7.7%	£50,000	£1,000,000	Purchase & Remortgage
2 Years	80%	4.99%	N/A	7.99%	£995	FIX2Y039	7.7%	£50,000	£600,000	Purchase & Remortgage
2 Years	80%	5.09%	N/A	7.99%	£0	FIX2Y129	7.7%	£50,000	£600,000	Purchase & Remortgage
2 Years	90%	5.14%	N/A	7.99%	£995	FIX2Y040	7.8%	£50,000	£400,000	Purchase & Remortgage
2 Years	90%	5.34%	N/A	7.99%	£0	FIX2Y124	7.7%	£50,000	£400,000	Purchase & Remortgage
2 Years	95%	5.14%	N/A	7.99%	£995	FIX2Y040	7.8%	£50,000	£400,000	Purchase only
2 Years	95%	5.34%	N/A	7.99%	£0	FIX2Y124	7.7%	£50,000	£400,000	Purchase only

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
5 Years	60%	4.39%	N/A	7.99%	£995	FIX5Y040	6.8%	£50,000	£1,000,000	Purchase & Remortgage
5 Years	60%	4.59%	N/A	7.99%	£0	FIX5Y123	6.8%	£50,000	£1,000,000	Purchase & Remortgage
5 Years	80%	4.59%	N/A	7.99%	£995	FIX5Y125	6.8%	£50,000	£600,000	Purchase & Remortgage
5 Years	80%	4.72%	N/A	7.99%	£0	FIX5Y127	6.8%	£50,000	£600,000	Purchase & Remortgage
5 Years	90%	4.89%	N/A	7.99%	£995	FIX5Y095	7.0%	£50,000	£400,000	Purchase & Remortgage
5 Years	90%	5.09%	N/A	7.99%	£0	FIX5Y119	7.0%	£50,000	£400,000	Purchase & Remortgage
5 Years	95%	4.89%	N/A	7.99%	£995	FIX5Y095	7.0%	£50,000	£400,000	Purchase only
5 Years	95%	5.09%	N/A	7.99%	£0	FIX5Y119	7.0%	£50,000	£400,000	Purchase only

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%	6.64%	-1.35%	7.99%	£1,249	SBD3Y004	7.9%	£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	80%	6.24%	-1.75%	7.99%	£995	HLD2Y007	8.0%	£50,000	£350,000	Purchase & Remortgage

Retirement Interest Only

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%	5.09%	-2.90%	7.99%	£995	RIOD2Y003	7.9%	£30,000	£500,000	Purchase & Remortgage
2 Years	50%	5.49%	-2.50%	7.99%	£0	RIOD2Y010	7.8%	£30,000	£500,000	Purchase & Remortgage

Fixed Rates

Period	Max LTV	Initial Rate	Discount to SVR	SVR	Product Fee	Product Code	APRC	Min Loan	Max Loan	Purpose
5 Years	50%	5.14%	N/A	7.99%	£995	RIOF5Y011	7.2%	£30,000	£500,000	Purchase & Remortgage
5 Years	50%	5.39%	N/A	7.99%	£0	RIOF5Y027	7.2%	£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% (90% for Remortgages)	£400,000	95% (90% for Remortgages)
£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.

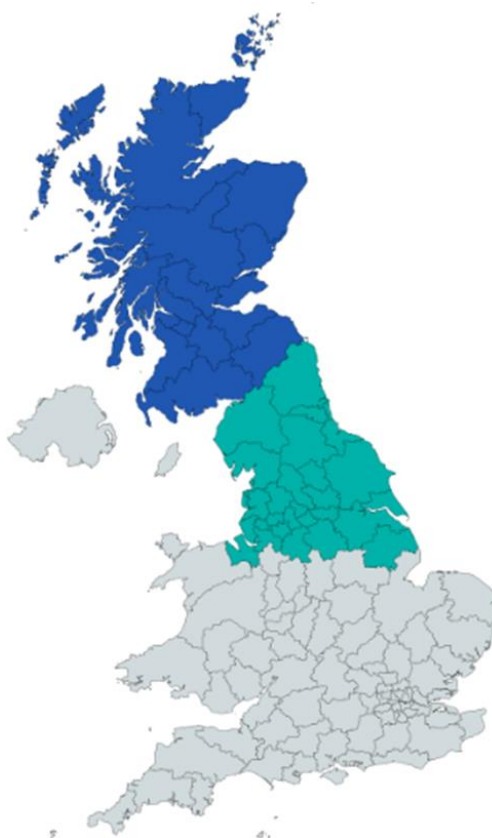
Free Basic Legal Service is not available for debt consolidation remortgages. The Society will provide £250 cashback towards Legal Costs.

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