

# Our Range of Residential Mortgages

22 May 2020

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BY VIEWING THESE GUIDES, YOU ARE CONFIRMING THAT YOU ARE A MORTGAGE INTERMEDIARY.

IF YOU ARE A CUSTOMER, PLEASE VISIT [WWW.SKIPTON.CO.UK](http://WWW.SKIPTON.CO.UK)



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# A guide to our service

<b>Application and completion fees</b>	Please refer to the rate tables for details of any fees payable. Where your client has opted to pay upfront, these must be received before we will issue any mortgage offer. Any fees payable, with the exception of application and valuation, are refundable if the loan does not complete.
<b>CHAPS</b>	It is our usual practice to send the loan to the conveyancer by CHAPS. If your client elects to do this, £6 will be debited from their account, and they'll incur interest as part of the mortgage balance. If your client elects to pay upfront in order to avoid incurring additional interest, they must pay this fee prior to offer.
<b>Direct Debits</b>	All our mortgages are conditional on monthly payments being made in advance by Direct Debit on the 1 <sup>st</sup> of each month. All interest rates include a Direct Debit discount of 0.25%. If the Direct Debit is cancelled for any reason, the Direct Debit discount will be removed.
<b>Discounts</b>	All discount periods apply from the end of the month in which completion takes place if no fixed end date is quoted. A floor applies to all discounted products in this guide. Unless specifically stated otherwise for a particular product, this floor is 0% i.e. no pay rate will ever be less than 0%.
<b>Early Repayment Charge (ERC)</b>	Where no ERC applies, or the ERC period has expired, unlimited overpayments can be made. Where there is a 10% overpayment allowance, this is per annum and cannot be rolled over.
<b>First time buyers</b>	For first time buyers, products are only available on a repayment (Capital and Interest) basis. We require a minimum of six months continuous employment and we will also need proof of deposit.
<b>Incentives</b>	The majority of remortgages qualify for free standard legal fees, providing your client uses the Skipton Remortgage Conveyancing Service, and no charge for a valuation for mortgage purposes. There may be some additional legal costs payable where the loan is above £1 million. There is no charge for property valuation for mortgage purposes where the value is less than £1.5 million. In some cases, your client may be required to pay certain legal costs which are not usually included in a standard remortgage, such as transfers of equity or deed of postponement.
<b>Interest Only</b>	Interest Only mortgages are available to a maximum of 70% LTV, not available for first time buyers. <b>Interest Only Acceptable Repayment Strategies</b> <ul style="list-style-type: none"> <li>• <b>Sale of mortgaged property:</b> the main residence can be used as the repayment vehicle when a minimum of £300,000 of equity exists within the property, providing the sale of property element is no greater than 50% LTV. If the overall loan is above 50% LTV, additional repayment vehicles can be used in conjunction with sale of mortgaged property up to 70% LTV Interest Only, 80% part and part.</li> <li>• <b>UK shares and bonds held as investments:</b> includes sharesave schemes and premium bonds.</li> <li>• <b>Cash savings in a UK deposit account:</b> savings must be personal and not business related.</li> <li>• <b>Pension:</b> up to a maximum of 15% of the client's total projected pension pot is permitted, where the minimum projected value of the pension pot is £400,000. Latest pension statement will be required.</li> <li>• <b>Endowment policy provided by a regulated firm:</b> a combination of repayment vehicles can be used, subject to full criteria being met.</li> </ul>
<b>Loan to Value (LTV)</b>	Please note, where separate interest rates apply for different LTVs, a change in the valuation or loan required may mean your client is ineligible for the rate they originally applied for. In this instance you will be advised of the change and asked if you still wish to proceed with your client's application. Before submitting a full application, you should use our affordability calculator and Decision in Principle facility to ensure the case fits our criteria.
<b>Offers</b>	Mortgage offers for purchases and remortgages are valid for six months (except Additional Borrowing offers which are valid for one month and New Build offers which are valid for nine months) and are not transferable to different properties.
<b>Product transfers</b>	All remortgage products are available for product transfers via our eMortgages system and will be eligible for a retention procurement fee payment.
<b>Follow-on rates</b>	Standard Variable Rate (SVR) was the base rate applying to mortgages taken out before 30 December 2009. The Base Rate Tracker (BRT) revert rate applies to mortgages taken out between 30 December 2009 and 13 November 2012. Mortgage Variable Rate (MVR) is the base rate applying to mortgages taken out from 14 November 2012. Should your client be on a product linked to, or which changes to, SVR or the BRT revert rate and they move to a product which is linked to or changes to MVR, it is not possible to subsequently move back to SVR or BRT.
<b>Valuation fees</b>	If applicable, these are payable with the application (except where stated) and include a non-refundable Valuation Panel Management fee of £26 for arranging and administering our valuation. This fee should be shown in your client's Mortgage Illustration. Minimum property valuation/purchase price (whichever is the lowest) is £50,000 (mortgage report and valuation only). The valuation report is for the benefit of Skipton for mortgage purposes only and there is no charge for this where the property value is less than £1.5 million. This valuation report does not guarantee that the property is free from defects, on some occasions an AVM (Automated Valuation Model) only may be carried out. Your client may require a Home Buyers report or full Buildings Survey if they are purchasing a property. This should be arranged with the clients and a valuer. If your client changes the property to another during the mortgage process, and the original property has already had a valuation for mortgage purposes without a charge, a valuation fee will apply to the second property or any further property.

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# Standard Residential – Purchase & Remortgage Fixed Rate Mortgages

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/08/2022	60%	1.49	3.64	4.64	£0	£5,000	£1 million	2% until 31/08/2021 1% until 31/08/2022	No charge for a mortgage valuation. Free standard legal fees for remortgage only.
		1.15			£995				
	75%	1.69			£0				
		1.29			£995				
<b>5 Year</b> Fixed until 31/08/2025	60%	1.69	3.64	4.64	£0	£5,000	£1 million	5% until 31/08/2022 4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025	No charge for a mortgage valuation. Free standard legal fees for remortgage only.
		1.51			£995				
		1.49			£1,995				
	75%	1.82			£0				
		1.62			£995				
		1.57			£1,995				
<b>10 Year</b> Fixed until 31/08/2030	60%	2.32	3.64	4.64	£0	£5,000	£1 million	8% until 31/08/2022 7% until 31/08/2024 6% until 31/08/2025 5% until 31/08/2028 4% until 31/08/2029 3% until 31/08/2030	No charge for a mortgage valuation. Free standard legal fees for remortgage only.
	75%	2.55							

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment basis only</li> <li>All of these products are available for Additional Borrowing.</li> <li>Free standard legal fees are not available on Additional Borrowing applications where the property is already mortgaged to Skipton Building Society.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

Skipton Intermediaries is a part of Skipton Building Society. Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

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# Standard Residential – Purchase & Remortgage

## Fixed Rate Mortgages with cashback

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/08/2022	60%	2.19	3.64	4.64	£0	£5,000	£250,000	2% until 31/08/2021	1% cashback following completion.
	75%	2.29						1% until 31/08/2022	No charge for a mortgage valuation.
<b>2 Year</b> Fixed until 31/08/2022	75%	1.73	3.64	4.64	£0	£40,000	£1 million	2% until 31/08/2021	£275 cashback following completion.  No charge for a mortgage valuation.
<b>5 Year</b> Fixed until 31/08/2025		1.79	5% until 31/08/2022 4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025						

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment basis only.</li> <li>All of these products are available for Additional Borrowing.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

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## Intermediary Exclusives – Purchase & Remortgage Fixed Rate Mortgages with cashback

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 31/08/2022	60%	1.45	3.64	4.64	£995	£5,000	£1 million	2% until 31/08/2021	£1,000 cashback following completion.  No charge for a mortgage valuation.
	75%	1.59						1% until 31/08/2022	
5 Year Fixed until 31/08/2025	60%	1.67	3.64	4.64	£995	£5,000	£1 million	5% until 31/08/2022	
	75%	1.75						4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025	

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment basis only.</li> <li>All of these products are available for Additional Borrowing.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

## Standard Residential – Purchase & Remortgage Base Rate Trackers

Term	Maximum Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
2 Year	60%	1.39 (BoEBR + 1.29%)	3.64	4.64	£995	£5,000	£1 million	None	1.39	No charge for a mortgage valuation.  Free standard legal fees for remortgage only.
		1.79 (BoEBR + 1.69%)			£0			0.5% for 2 years	1.79	
	75%	1.58 (BoEBR + 1.48%)			£995			None	1.58	
		1.95 (BoEBR + 1.85%)			£0			0.5% for 2 years	1.95	

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment basis only.</li> <li>All of these products are available for Additional Borrowing.</li> <li>Free standard legal fees are not available on Additional Borrowing applications where the property is already mortgaged to Skipton Building Society.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

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## Standard Residential – Interest Only (Including Part and Part) Fixed Purchase & Remortgage

Term	Maximum Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 31/08/2022	60%	1.99	3.64	4.64	£0	£5,000	£1 million	2% until 31/08/2021 1% until 31/08/2022	No charge for a mortgage valuation. Free standard legal fees for remortgage only.
		1.67			£995				
	70%	1.73							
5 Year Fixed until 31/08/2025	60%	1.89	3.64	4.64	£995	£5,000	£1 million	5% until 31/08/2022 4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025	No charge for a mortgage valuation. Free standard legal fees for remortgage only.
		1.82			£1,995				

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Interest Only Repayment type and Part Repayment and Part Interest Only Repayment type.</li> <li>All of these products are available for Additional Borrowing.</li> <li>Free standard legal fees are not available on Additional Borrowing applications where the property is already mortgaged to Skipton Building Society.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

## Standard Residential – Interest Only (Including Part and Part)

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**Base Rate Trackers Purchase & Remortgage**

Term	Maximum Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
2 Year	60%	1.74 (BoEBR + 1.64%)	3.64	4.64	£995	£5,000	£1 million	None	1.74	No charge for a mortgage valuation.  Free standard legal fees for remortgage only.
	70%	1.84 (BoEBR + 1.74%)							1.84	
	75%	1.93 (BoEBR + 1.83%)							1.93	

\* **3.64% (variable)**, our current RMVR of **4.64%** discounted by **1.00%**, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* **RMVR currently 4.64%**, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Interest Only Repayment type and Part Repayment and Part Interest Only Repayment type.</li> <li>All of these products are available for Additional Borrowing.</li> <li>Free standard legal fees are not available on Additional Borrowing applications where the property is already mortgaged to Skipton Building Society.</li> </ul>	Unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.



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**Standard Residential – Scotland Only**

**Fixed Purchase only**

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/08/2022	80%	1.99	3.64	4.64	£0	£5,000	£750,000	2% until 31/08/2021 1% until 31/08/2022	No charge for a mortgage valuation.
	85%	2.09					£625,000		
	90%	2.67					£500,000		
<b>2 Year</b> Fixed until 31/08/2022	80%	2.74	3.64	4.64	£0	£5,000	£250,000	2% until 31/08/2021 1% until 31/08/2022	No charge for a mortgage valuation. 1% cashback following completion.
<b>5 Year</b> Fixed until 31/08/2025	80%	2.15	3.64	4.64	£0	£5,000	£750,000	5% until 31/08/2022 4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025	No charge for a mortgage valuation.
	90%	2.94					£500,000		
<b>5 Year</b> Fixed until 31/08/2025	90%	3.09	3.64	4.64	£0	£125,000	£500,000	5% until 31/08/2022 4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025	£1,000 cashback following completion. No charge for a mortgage valuation.

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>• These products are available for customers in Scotland only and who already have a valid Home Report (no older than 90 days) prior to submitting their mortgage application.</li> <li>• No application fees apply.</li> <li>• Not available for OMSE LIFT purchases.</li> <li>• Available for Repayment basis only.</li> <li>• Not available for Additional Borrowing.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

**FOR INTERMEDIARY USE ONLY**

**Standard Residential – Scotland Only**  
**Fixed Purchase only**

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/08/2022	95%	3.19	3.64	4.64	£0	£5,000	£450,000	2% until 31/08/2021 1% until 31/08/2022	No charge for a mortgage valuation.
<b>5 Year</b> Fixed until 31/08/2025	95%	3.31		4.64	£0	£5,000	£450,000	5% until 31/08/2022 4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025	No charge for a mortgage valuation.

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>• These products are available for customers in Scotland only and who already have a valid Home Report (no older than 90 days) prior to submitting their mortgage application.</li> <li>• No application fees apply.</li> <li>• Not available for OMSE LIFT purchases.</li> <li>• Available for Repayment basis only.</li> <li>• Not available for Additional Borrowing.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

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**LIFT – Purchase only**

**Open Market Share Equity (OMSE) Scheme, Scotland only**

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/08/2022	90%	3.59	3.64	4.64	£0	£5,000	£500,000	2% until 31/08/2021 1% until 31/08/2022	No charge for a mortgage valuation.
<b>5 Year</b> Fixed until 31/08/2025	90%	4.59		4.64	£0	£5,000	£500,000	5% until 31/08/2022 4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025	No charge for a mortgage valuation.

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>• These products are available for customers in Scotland only and who already have a valid Home Report (no older than 90 days) prior to submitting their mortgage application.</li> <li>• No application fees apply.</li> <li>• Available for Repayment basis only.</li> <li>• Not available for Additional Borrowing.</li> <li>• Only available for OMSE purchases under the LIFT scheme.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

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# Help to Buy – Purchase & Remortgage Fixed Rate Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/08/2022	75%	1.99	3.64	4.64	£0	£5,000	As per Help to Buy.	2% until 31/08/2021 1% until 31/08/2022	No charge for a mortgage valuation.
<b>5 Year</b> Fixed until 31/08/2025	75%	2.19		4.64	£0	£5,000	As per Help to Buy.	5% until 31/08/2022 4% until 31/08/2023 3% until 31/08/2024 2% until 31/08/2025	No charge for a mortgage valuation.

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment and Interest Only repayment basis.</li> <li>All of these products are available for Additional Borrowing.</li> <li>Available for Help to Buy customers only.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.
All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.	

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## Existing Customers only - Rate Switches

Product Transfer customers are eligible to take a product from our Existing Customer range or any new business remortgage product. For Interest Only Product Transfers, customers are restricted to either an Interest Only new business product, or any applicable Existing Customer Only product.

## Existing Customers only - Rate Switches Standard Residential Fixed Rate Mortgages

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 30/06/2022	80%	1.99	3.64	4.64	£0	£5,000	£750,000	2% until 30/06/2021  1% until 30/06/2022	No charge for a mortgage valuation.
	85%	2.07					£625,000		
	90%	2.47					£500,000		
5 Year Fixed until 30/06/2025	80%	2.09	3.64	4.64	£0	£5,000	£750,000	5% until 30/06/2022  4% until 30/06/2023  3% until 30/06/2024  2% until 30/06/2025	No charge for a mortgage valuation.
	85%	2.28					£625,000		
	90%	2.75					£500,000		

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment and Interest Only.</li> <li>Not available for Additional Borrowing.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

**FOR INTERMEDIARY USE ONLY**

## Existing Customers only - Rate Switches

### Standard Residential Fixed Rate Mortgages with cashback

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 30/06/2022	80%	2.65	3.64	4.64	£0	£5,000	£250,000	2% until 30/06/2021 1% until 30/06/2022	1% cashback following completion.  No charge for a mortgage valuation.
	85%	2.75							
	90%	2.92							
2 Year Fixed until 30/06/2022	60%	1.72	3.64	4.64	£0	£40,000	£1 million	2% until 30/06/2021 1% until 30/06/2022	£300 cashback following completion.  No charge for a mortgage valuation.
	75%	1.81							
	85%	2.04							
	90%	2.47							
							£625,000		
							£500,000		

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment and Interest Only.</li> <li>Products of 75% LTV or less available for Additional Borrowing.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

**FOR INTERMEDIARY USE ONLY**

**Existing Customers only - Rate Switches**  
**Intermediary Exclusives Fixed Rate Mortgages with cashback**

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 30/06/2022	80%	1.95	3.64	4.64	£995	£5,000	£750,000	2% until 30/06/2021  1% until 30/06/2022	£1,000 cashback following completion.  No charge for a mortgage valuation.
	85%	2.19					£625,000		
	90%	2.35					£500,000		
5 Year Fixed until 30/06/2025	80%	2.19	3.64	4.64	£995	£5,000	£750,000	5% until 30/06/2022 4% until 30/06/2023 3% until 30/06/2024 2% until 30/06/2025	£1,000 cashback following completion.  No charge for a mortgage valuation.
	85%	2.35					£625,000		
	90%	2.59					£500,000		

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment and Interest Only.</li> <li>Not available for Additional Borrowing.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

**Existing Customers only - Rate Switches**

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**FOR INTERMEDIARY USE ONLY**

**Standard Residential Base Rate Tracker Mortgages**

Term	Maximum Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
2 Year	80%	1.82 (BoEBR + 1.72%)	3.64	4.64	£995	£5,000	£750,000	None	1.82	No charge for a mortgage valuation.
	85%	2.05 (BoEBR + 1.95%)					£625,000		2.05	
	90%	2.39 (BoEBR + 2.29%)					£500,000		2.39	

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment and Interest Only.</li> <li>Not available for Additional Borrowing.</li> </ul>	Unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

**Existing Customers only – Remortgage  
Standard Residential Base Rate Tracker Mortgages**

Term	Maximum Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives	
2 Year	60%	1.81 (BoEBR + 1.71%)	3.64	4.64	£0	£5,000	£1 million	None	1.81	No charge for a mortgage valuation.	
	75%	1.97 (BoEBR + 1.87%)							1.97		
	85%	2.36 (BoEBR + 2.26%)							£625,000		2.39
	90%	2.59 (BoEBR + 2.49%)							£500,000		2.59

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment and Interest Only.</li> <li>Products of 75% LTV or less available for Additional Borrowing.</li> </ul>	Unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

**Existing Customers only –**

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**FOR INTERMEDIARY USE ONLY**

## Help to Buy Fixed Rate Mortgages

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	ERC	Incentives
2 Year Fixed until 30/06/2022	60%	1.79	3.64	4.64	£0	£5,000	£1 million	2% until 30/06/2021	No charge for a mortgage valuation.
	70%	1.84						1% until 30/06/2022	
2 Year Fixed until 30/06/2022	80%	2.04	3.64	4.64	£0	£0	As per Help to Buy.	2% until 30/06/2021 1% until 30/06/2022	No charge for a mortgage valuation.
5 Year Fixed until 30/06/2025	80%	2.21		4.64	£0	£0	As per Help to Buy.	5% until 30/06/2022 4% until 30/06/2023 3% until 30/06/2024 2% until 30/06/2025	No charge for a mortgage valuation.

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment basis and products at 70% LTV and below are also available for Interest Only.</li> <li>All products are available for Additional Borrowing.</li> <li>Available for existing Help to Buy customers only.</li> <li>80% LTV products are available for customers in Scotland only who already have a valid Home Report (no older than 90 days) prior to submitting their mortgage application.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

## Existing Customers only –

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**FOR INTERMEDIARY USE ONLY**

## Help to Buy Base Rate Tracker

Term	Maximum Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
2 Year	75%	2.06 (BoEBR + 1.96%)	3.64	4.64	£0	£5,000	£1 million	None	2.06	No charge for a mortgage valuation.

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment and Interest Only.</li> <li>Available for Additional Borrowing.</li> <li>Available for existing Help to Buy customers only.</li> </ul>	Unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.

## Existing Customers only – Rate Switches Shared Ownership

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## FOR INTERMEDIARY USE ONLY

Term	Maximum Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 30/06/2022	90%	2.89	3.64	4.64	£0	£25,000	£500,000	2% until 30/06/2021  1% until 30/06/2022	No charge for a mortgage valuation.
<b>5 Year</b> Fixed until 30/06/2025	90%	3.09		4.64	£0	£25,000	£500,000	5% until 30/06/2022  4% until 30/06/2023  3% until 30/06/2024  2% until 30/06/2025	No charge for a mortgage valuation.

\* 3.64% (variable), our current RMVR of 4.64% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.64%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Available for Repayment basis only.</li> <li>Not available for Additional Borrowing.</li> <li>Available for existing Shared Ownership customers only.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

All rates shown (including follow-on rates) are inclusive of the 0.25% Direct Debit discount.