

# Our Range of Residential Mortgages

12 February 2020

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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 on any of our core range products. Maximum 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 £250,000 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					
2 Year Fixed until 30/04/2022	60%	1.57	3.99	4.99	£0	£0	£1 million	2% until 30/04/2021	No charge for a mortgage valuation.  Free standard legal fees for remortgage only.					
		1.32			£995									
	75%	1.79			£0									
		1.49			£995									
	80%	1.94			£0									
		1.64			£995									
	85%	1.99			£0									
		1.79			£995									
	90%	2.42			£0									
		2.15			£995									
	5 Year Fixed until 30/04/2025	60%			1.76		4.99	4.99		£0	£0	£1 million	5% until 30/04/2022	No charge for a mortgage valuation.  Free standard legal fees for remortgage only.
					1.64					£995				
1.61			£1,995											
75%		1.89	£0											
		1.76	£995											
		1.74	£1,995											
80%		1.99	£0											
		1.95	£995											
		1.89	£1,995											
85%		2.17	£0											
		2.15	£995											
		2.09	£1,995											
90%		2.69	£0											
		2.59	£995											
		2.49	£1,995											

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

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

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
7 Year Fixed until 30/04/2027	60%	2.12		4.99	£0	£0	£1 million	7% until 30/04/2023	No charge for a mortgage valuation.  Free standard legal fees for remortgage only.
	75%	2.27						6% until 30/04/2024	
	85%	2.49					£625,000	5% until 30/04/2025	
	90%	2.81					£500,000	4% until 30/04/2026	
								3% until 30/04/2027	

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

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

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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
2 Year Fixed until 30/04/2022	60%	2.39	3.99	4.99	£0	£0	£250,000	2% until 30/04/2021  1% until 30/04/2022	1% cashback following completion.  No charge for a mortgage valuation.
	75%	2.46							
	80%	2.59							
	85%	2.69							
	90%	2.91							
2 Year Fixed until 30/04/2022	75%	1.95	3.99	4.99	£0	£0	£1 million	2% until 30/04/2021  1% until 30/04/2022	£275 cashback following completion.  No charge for a mortgage valuation.
5 Year Fixed until 30/04/2025		2.01	5% until 30/04/2022 4% until 30/04/2023 3% until 30/04/2024 2% until 30/04/2025						
2 Year Fixed until 30/04/2022	90%	2.61	3.99	4.99	£0	£125,000	£500,000	2% until 30/04/2021  1% until 30/04/2022	£1,000 cashback following completion.  No charge for a mortgage valuation.
5 Year Fixed until 30/04/2025		2.65	5% until 30/04/2022 4% until 30/04/2023 3% until 30/04/2024 2% until 30/04/2025						

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

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

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# Standard Residential – Purchase & Remortgage

## Base Rate Tracker Variable Mortgages

Term	Max Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Min Loan Amount	Max Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
2 Year	60%	1.79 (BoEBR + 1.04%)	3.99	4.99	£0	£0	£1 million	0.5% for 2 years from date of completion	1.79	No charge for a mortgage valuation.  Free standard legal fees for remortgage only.
		1.55 (BoEBR + 0.80%)			£995			None	1.55	
	75%	1.99 (BoEBR + 1.24%)			£0			0.5% for 2 years from date of completion	1.99	
		1.69 (BoEBR + 0.94%)			£995				None	
	80%	2.27 (BoEBR + 1.52%)			£0			0.5% for 2 years from date of completion	2.27	
		1.95 (BoEBR + 1.20%)			£995				None	
	85%	2.37 (BoEBR + 1.62%)			£0		0.5% for 2 years from date of completion	2.37		
		1.99 (BoEBR + 1.24%)			£995			None	1.99	
	90%	2.57 (BoEBR + 1.82%)			£0		0.5% for 2 years from date of completion	2.57		
		2.34 (BoEBR + 1.59%)			£995			None	2.34	

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

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

## Variable Rate Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rate %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
RMVR	90%	4.99	None	£5,000	None	0	No charge for a mortgage valuation.

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>Available for Additional Borrowing.</li> <li>No application fees apply.</li> <li>Available for Repayment only.</li> <li>Not available for OMSE LIFT purchases.</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 – Purchase only

## 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 30/04/2022	95%	2.95	3.99	4.99	£0	£0	£450,000	2% until 30/04/2021	No charge for a mortgage valuation.
		2.81			£495			1% until 30/04/2022	
5 Year Fixed until 30/04/2025	95%	3.06	3.99	4.99	£0	£0	£450,000	5% until 30/04/2022	No charge for a mortgage valuation.
		2.99			£495			4% until 30/04/2023	
								3% until 30/04/2024	
								2% until 30/04/2025	

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, 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>Not available for Additional Borrowing 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.

## 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 30/04/2022	95%	3.59	3.99	4.99	£0	£0	£250,000	2% until 30/04/2021	1% cashback following completion. No charge for a mortgage valuation.
								1% until 30/04/2022	

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>Not available for product transfers.</li> <li>Not available for Additional Borrowing where the property is already mortgaged to Skipton Building Society.</li> <li>Not available for OMSE LIFT purchases.</li> <li>No application fees apply.</li> </ul>	10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.

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## Larger Loan Range – 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
2 Year Fixed until 30/04/2022	60%	1.79	3.99	4.99	£995	£1 million	£3 million	2% until 30/04/2021	***£1,271 towards the cost of a valuation for mortgage purposes.  ****Free standard legal fees for remortgage only.
	75%	1.84						1% until 30/04/2022	
5 Year Fixed until 30/04/2025	60%	2.08		4.99	£995	£1 million	£3 million	5% until 30/04/2022	***£1,271 towards the cost of a valuation for mortgage purposes.  ****Free standard legal fees for remortgage only.
	75%	2.12						4% until 30/04/2023	
								3% until 30/04/2024	
								2% until 30/04/2025	

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

\*\*\* No charge for a valuation for mortgage purposes where the property valuation is less than £1.5 million.

\*\*\*\* There may be some additional legal costs payable by your client where the loan is above £1 million.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>All 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> <li>No application fees apply.</li> <li>Available for Repayment and Interest Only.</li> <li>Not available for OMSE LIFT purchases.</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	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 30/06/2022	75%	1.89	3.99	4.99	£0	£0	2% until 30/06/2021 1% until 30/06/2022	No charge for a mortgage valuation.
		1.59			£995	£0		
	80%	2.04			£0	£0		
<b>5 Year</b> Fixed until 30/06/2025	75%	2.09		4.99	£0	£0	5% until 30/06/2022	No charge for a mortgage valuation.
		1.98			£995	£0	4% until 30/06/2023 3% until 30/06/2024	
	80%	2.21			£0	£0	2% until 30/06/2025	

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>All these products are available for Additional Borrowing.</li> <li>No application fees apply.</li> <li>Maximum loan amount as per Help to Buy.</li> <li>Available for Repayment only.</li> <li>80% LTV available for Scotland 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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## Shared Ownership – 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
2 Year Fixed until 30/06/2022	90%	2.34	3.99	4.99	£995	£25,000	£500,000	2% until 30/06/2021  1% until 30/06/2022	No charge for a mortgage valuation.
		2.74			£0				
5 Year Fixed until 30/06/2025	90%	2.81		4.99	£995	£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.
		2.99			£0				

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>Not available for Additional Borrowing where the property is already mortgaged to Skipton Building Society.</li> <li>No application fees apply.</li> <li>Available for Repayment 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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# Shared Ownership – Purchase only

## 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	95%	3.19	3.99	4.99	£495	£25,000	£450,000	2% until 30/06/2021	No charge for a mortgage valuation.
		3.59			£0			1% until 30/06/2022	
5 Year Fixed until 30/06/2025	95%	3.53	3.99	4.99	£495	£25,000	£450,000	5% until 30/06/2022	No charge for a mortgage valuation.
		3.69			£0			4% until 30/06/2023	
								3% until 30/06/2024	
								2% until 30/06/2025	

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>Not available for Additional Borrowing where the property is already mortgaged to Skipton Building Society.</li> <li>No application fees apply.</li> <li>Available for Repayment 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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# Shared Ownership – 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 30/06/2022	90%	2.79	3.99	4.99	£0	£80,000	£500,000	2% until 30/06/2021 1% until 30/06/2022	£500 cashback following completion. No charge for a mortgage valuation.
<b>5 Year</b> Fixed until 30/06/2025	90%	3.12		4.99	£0	£80,000	£500,000	5% until 30/06/2022 4% until 30/06/2023 3% until 30/06/2024 2% until 30/06/2025	£500 cashback following completion. No charge for a mortgage valuation.

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>All these products are available for Additional Borrowing.</li> <li>No application fees apply.</li> <li>Available for Repayment 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.	

**FOR INTERMEDIARY USE ONLY**

**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 30/04/2022	90%	3.94	3.99	4.99	£0	£0	£500,000	2% until 31/01/2021 1% until 31/01/2022	No charge for a mortgage valuation.
<b>5 Year</b> Fixed until 30/04/2025	90%	4.94		4.99	£0	£0	£500,000	5% until 30/04/2022 4% until 30/04/2023 3% until 30/04/2024 2% until 30/04/2025	No charge for a mortgage valuation.

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>Not available for Additional Borrowing where the property is already mortgaged to Skipton Building Society.</li> <li>No application fees apply.</li> <li>Available for Repayment only.</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.

**FOR INTERMEDIARY USE ONLY**

## Existing Customers only – Purchase & Remortgage Base Rate Tracker Variable Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
2 Year	60%	1.79 (BoEBR + 1.04%)	3.99	4.99	£0	£0	None	1.79	No charge for a mortgage valuation.
	75%	1.94 (BoEBR + 1.19%)						1.94	
	85%	2.24 (BoEBR + 1.49%)						2.24	
	90%	2.59 (BoEBR + 1.84%)						2.59	

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>All these products are available for Additional Borrowing.</li> <li>No application fees apply.</li> <li>Available for Repayment and Interest 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 – Purchase & Remortgage 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	Early Repayment Charges (ERC)	Incentives
2 Year	75%	2.06 (BoEBR + 1.31%)	3.99	4.99	£0	£0	None	No charge for a mortgage valuation.

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, 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 Additional Borrowing.</li> <li>No application fees apply.</li> <li>Maximum loan amount as per Help to Buy.</li> <li>Available for existing Help to Buy customers only.</li> <li>Available for Repayment only.</li> </ul>	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 – Purchase & Remortgage  
Fixed Rate Mortgages**

Term	Max Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Min Loan Amount	Max Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 30/04/2022	60%	1.61	3.99	4.99	£0	£40,000	£1 million	2% until 30/04/2021  1% until 30/04/2022	£300 cashback following completion.  No charge for a mortgage valuation.
	75%	1.88							
	85%	2.16					£625,000		
	90%	2.59					£500,000		
<b>10 Year</b> Fixed until 31/03/2030	60%	2.56		4.99	£0	£5,000	£1 million	8% until 31/03/2022 7% until 31/03/2024 6% until 31/03/2025 5% until 31/03/2028 4% until 31/03/2029 3% until 31/03/2030	No charge for a mortgage valuation.
	75%	2.68							
	85%	2.93					£625,000		
	90%	3.19					£500,000		

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, 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 Additional Borrowing.</li> <li>• No application fees apply.</li> <li>• Available for Repayment and Interest Only.</li> <li>• Not available for OMSE LIFT purchases.</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**

# Lifetime ISA Exclusives – Purchase only

## Fixed Rate Mortgages available to Skipton LISA customers only

Term	Max Loan to Value (LTV)	Initial Pay Rate %	Followed by a Variable Rate of %*	Changing to %**	Completion Fee	Cashback (paid after completion)	Min Loan Amount	Max Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 31/03/2022	85%	2.59	3.99	4.99	£0	£1,500	£125,000	£625,000	2% until 31/03/2021  1% until 31/03/2022	In addition to any product cashback, extra cashback of £250 following completion.^  No charge for a mortgage valuation.
	90%	2.65						£500,000		
	95%	3.29						£450,000		
		2.84				£0	£5,000			
5 Year Fixed until 31/03/2025	95%	2.95	4.99	£0	£495	£5,000	£450,000	5% until 31/03/2022	In addition to any product cashback, extra cashback of £250 following completion.^  No charge for a mortgage valuation.	
		3.09			£0			4% until 31/03/2023  3% until 31/03/2024  2% until 31/03/2025		

\* 3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>Only available to Skipton Online Cash Lifetime ISA holders purchasing their first home and the account must have been opened for two months prior to mortgage application. For applications in joint names, at least one applicant must meet these criteria.</li> <li>No application fees apply.</li> <li>Available for Repayment and Interest Only.</li> <li>Not available for OMSE LIFT purchases.</li> </ul> <p><u>^ £250 cashback offer terms and conditions</u></p> <ul style="list-style-type: none"> <li>Subject to our normal affordability assessment and lending criteria at the time, Skipton Lifetime ISA customers who are buying their first home with a Skipton mortgage will be eligible for £250 cashback following completion of their mortgage.</li> <li>This offer is only valid for mortgages completing from 6 April 2018 to 30 June 2027.</li> <li>Cashback will be paid for new mortgages where at least one of the applicants is a Skipton Lifetime ISA customer buying their first home.</li> <li>If the mortgage is in joint names and with another Skipton Lifetime ISA holder, only one cashback amount will be paid.</li> <li>Cashback will only be available once.</li> </ul>	<p>10% overpayments per year. If the product has no ERCs, unlimited overpayments are allowed.</p>

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

**FOR INTERMEDIARY USE ONLY**

## 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
<b>2 Year</b> Fixed until 30/04/2022	60%	1.58	3.99	4.99	£995	£0	£1 million	2% until 30/04/2021  1% until 30/04/2022	£1,000 cashback following completion.  No charge for a mortgage valuation.
	75%	1.83					£750,000		
	80%	1.89					£625,000		
	85%	2.13					£500,000		
	90%	2.29							
<b>5 Year</b> Fixed until 30/04/2025	60%	1.82		4.99	£995	£0	£1 million	5% until 30/04/2022 4% until 30/04/2023 3% until 30/04/2024 2% until 30/04/2025	£1,000 cashback following completion.  No charge for a mortgage valuation.
	75%	1.95					£750,000		
	80%	2.12					£625,000		
	85%	2.28					£500,000		
	90%	2.51							

\* **3.99% (variable), our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.**

\*\* **RMVR currently 4.99%, for the remainder of the term of the mortgage.**

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

## Intermediary Exclusives – Purchase only

### 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 30/04/2022	95%	2.93	3.99	4.99	£495	£0	£450,000	2% until 30/04/2021  1% until 30/04/2022	£500 cashback following completion.  No charge for a mortgage valuation.
<b>5 Year</b> Fixed until 30/04/2025	95%	3.27		4.99	£495	£0	£450,000	5% until 30/04/2022  4% until 30/04/2023  3% until 30/04/2024  2% until 30/04/2025	£500 cashback following completion.  No charge for a mortgage valuation.

\* **3.99% (variable)**, our current RMVR of 4.99% discounted by 1.00%, which applies from the end of the initial product period until five years after the mortgage start date.

\*\* RMVR currently 4.99%, for the remainder of the term of the mortgage.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>Available for Additional Borrowing.</li> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</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.	