

# Standard Remortgage Product Guide



## Discount Rate Remortgage Products

Product code	Product rate	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMD199</b>	1.74%	3.20% discount for 2 years	SVR, currently 4.94%	<b>4.5% APRC</b>
Maximum LTV	Interest rate floor <sup>2</sup>	Maximum loan	Product fees	Product incentives
75%	1.74%	£500,000	£999 arrangement fee <sup>3</sup>	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

Product code	Product rate	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMD200</b>	2.68%	2.26% discount for 3 years	SVR, currently 4.94%	<b>4.5% APRC</b>
Maximum LTV	Interest rate floor <sup>2</sup>	Maximum loan	Product fees	Product incentives
85%	2.68%	£500,000	None	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

Product code	Product rate	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMD198</b>	2.44%	2.50% discount for 3 years	SVR, currently 4.94%	<b>4.4% APRC</b>
Maximum LTV	Interest rate floor <sup>2</sup>	Maximum loan	Product fees	Product incentives
85%	2.44%	£500,000	£999 arrangement fee <sup>3</sup>	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

Product code	Product rate	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMD201</b>	3.30%	1.64% discount for 3 years	SVR, currently 4.94%	<b>4.7% APRC</b>
Maximum LTV	Interest rate floor <sup>2</sup>	Maximum loan	Product fees	Product incentives
90%	2.99%	£400,000	None	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

Product code	Product rate	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMD197</b>	2.94%	2.00% discount for 3 years	SVR, currently 4.94%	<b>4.6% APRC</b>
Maximum LTV	Interest rate floor <sup>2</sup>	Maximum loan	Product fees	Product incentives
90%	2.94%	£400,000	£999 arrangement fee <sup>3</sup>	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

## Fixed Rate Remortgage Products

Product code	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMF118</b>	2.90% fixed until 31 October 2024	SVR, currently 4.94%	<b>4.5% APRC</b>
Maximum LTV	Maximum loan	Product fees	Product incentives
85%	£500,000	None	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

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## Fixed Rate Remortgage Products Continued

Product code	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMF116</b>	2.59% fixed until 31 October 2024	SVR, currently 4.94%	<b>4.4% APRC</b>
Maximum LTV	Maximum loan	Product fees	Product incentives
85%	£500,000	£999 arrangement fee <sup>3</sup>	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

Product code	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMF117</b>	3.55% fixed until 30 November 2024	SVR, currently 4.94%	<b>4.7% APRC</b>
Maximum LTV	Maximum loan	Product fees	Product incentives
90%	£400,000	None	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

Product code	Product <sup>1</sup>	Revert to rate	The overall cost for comparison is
<b>RMF119</b>	3.19% fixed until 30 November 2024	SVR, currently 4.94%	<b>4.6% APRC</b>
Maximum LTV	Maximum loan	Product fees	Product incentives
90%	£400,000	£999 arrangement fee <sup>3</sup>	Free standard legals <sup>4</sup> ; Valuation fee contribution <sup>5</sup>

### What you need to know:

**Please note:** The minimum loan amount is **£100,000**, unless otherwise stated.

#### 'ERC's' refer to Early Repayment Charges.

1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.

2 Interest rates on our discount products are floored and can't fall below the rate shown.

3 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage.

4 We'll cover the costs of any standard legal fees involved. Any non-standard costs must be paid by your client. You'll be advised of any non-standard costs should any apply. If your client chooses to use our own conveyancers they'll only act for us, and not for your client, during the remortgage transaction. If your client needs to add or remove a name on the mortgage they must appoint their own solicitors, in which case they'll receive £250 cashback towards their costs

5 We'll cover the cost of a standard mortgage valuation on a property valued up to £400,000, which is equivalent to a £350 contribution towards the cost of a standard valuation. Your client may choose to have a RICS Homebuyers Report, however they'll have to cover the difference in cost between a standard mortgage valuation and the RICS Homebuyers Report.

**Strictly for intermediary use only. Under no circumstances should this communication be given, copied or distributed to customers or potential customers. A Decision in Principle must be submitted to secure funds.** Applications are accepted throughout England and Wales. Properties located in Scotland, Northern Ireland or the Isle of Man will not be accepted. The minimum property value is £75,000 (increasing to £250,000 for properties located within the M25 corridor). Rates correct at 1 October 2021 and can be withdrawn without notice. Tipton & Coseley Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Society's firm reference number is: 159601. The Society is a member of the Building Societies Association. Head office: 70 Owen Street, Tipton, West Midlands, DY4 8HG.

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