

Residential Purchase Intermediary Product Guide

Standard Variable Rate (SVR): 8.59%

Strictly for Intermediary use only



Fixed Residential Purchase Mortgages

Product code	Initial rate	Product	Max LTV	Max loan	The overall cost for comparison is	Product rate floor	Product fees	Product incentives	Early Repayment Charges ¹
Standard Purchase Products									
F561	5.00%	5.00% fixed until 31 May 2026 Followed by our SVR for the remaining term	75%	£1,000,000	7.9% APRC	---	£999 arrangement fee ²	---	3% until 31/05/2024; and 2% until 31/05/2026
F562	4.89%	4.89% fixed until 31 May 2027 Followed by our SVR for the remaining term	75%	£1,000,000	7.6% APRC	---	£999 arrangement fee ²	---	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027
F563	4.94%	4.94% fixed until 31 May 2027 Followed by our SVR for the remaining term	75%	£1,000,000	7.6% APRC	---	£499 arrangement fee ²	---	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027
F564	5.00%	5.00% fixed until 31 May 2027 Followed by our SVR for the remaining term	75%	£1,000,000	7.6% APRC	---	---	---	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027
F565	5.15%	5.15% fixed until 31 May 2026 Followed by our SVR for the remaining term	90%	£450,000	8.2% APRC	---	£999 arrangement fee ²	---	3% until 31/05/2024; and 2% until 31/05/2026
F556	5.15%	5.15% fixed until 30 June 2027 Followed by our SVR for the remaining term	90%	£450,000	7.8% APRC	---	£999 arrangement fee ²	---	4% until 30/06/2024; 3% until 30/06/2025; and 2% until 30/06/2027
F557	5.20%	5.20% fixed until 30 June 2027 Followed by our SVR for the remaining term	90%	£450,000	7.8% APRC	---	£499 arrangement fee ²	---	4% until 30/06/2024; 3% until 30/06/2025; and 2% until 30/06/2027
F558	5.29%	5.29% fixed until 30 June 2027 Followed by our SVR for the remaining term	90%	£450,000	7.8% APRC	---	---	---	4% until 30/06/2024; 3% until 30/06/2025; and 2% until 30/06/2027
F560	5.59%	5.59% fixed until 31 March 2027 Followed by our SVR for the remaining term	95%	£400,000	8.0% APRC	---	£999 arrangement fee ²	---	4% until 31/03/2024; 3% until 31/03/2025; and 2% until 31/03/2027

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Rates correct from: 29 March 2024 and can be withdrawn without notice.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. Buy to let mortgages which are for business purposes are exempt from FCA Rules. 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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Shared Ownership Purchase Product									
SF59	5.14%	5.14% fixed until 31 May 2029 Followed by our SVR for the remaining term	95%	£1,000,000	7.1% APRC	---	---	---	6% until 31/05/2024; 5% until 31/05/2025; 4% until 31/05/2026; 3% until 31/05/2027; and 2% until 31/05/2029
Retirement Interest Only (RIO) Purchase Product									
FG035	5.89%	5.89% fixed until 31 May 2027 Followed by our SVR for the remaining term	60%	£1,000,000	8.2% APRC	---	£999 arrangement fee ²	---	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027
Lending into Retirement Purchase Product									
ONF26	5.89%	5.89% fixed until 31 May 2027 Followed by our SVR for the remaining term	75%	£1,000,000	7.9% APRC	---	£999 arrangement fee ²	---	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027

Discount Residential Purchase Mortgages

Standard Purchase Products

D643	5.75%	2.84% discount from our SVR until 30 April 2027 Followed by our SVR for the remaining term	75%	£1,000,000	7.8% APRC	3.49%	£999 arrangement fee ²	---	4% until 30/04/2024; 3% until 30/04/2025; and 2% until 30/04/2027
D645	5.39%	3.20% discount from our SVR until 31 May 2026 Followed by our SVR for the remaining term	80%	£600,000	8.2% APRC	3.49%	£999 arrangement fee ²	---	3% until 31/05/2024; and 2% until 31/05/2026
D644	5.85%	2.74% discount from our SVR until 30 April 2027 Followed by our SVR for the remaining term	90%	£450,000	8.0% APRC	3.49%	£999 arrangement fee ²	---	4% until 31/04/2024; 3% until 30/04/2025; and 2% until 30/04/2027

Family Assist Purchase Product (up to 100% LTV)

PDT22	5.89%	2.70% discount from our SVR for the mortgage term	100%	Outside M25: £100,000 min, £1,000,000 max Inside M25: £250,000 min, £1,000,000 max	6.6% APRC	3.49%	£999 arrangement fee ²	Flexible LTV ³	No Early Repayment Charges
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Discount Residential Purchase Mortgages (continued)

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High Income Multiple (HIM) Purchase Product									
HXD25	5.97%	2.62% discount from our SVR until 31 May 2027 Followed by our SVR for the remaining term	85%	£1,000,000	7.9% APRC	3.49%	£999 arrangement fee ²	---	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027

Further support:

[Click here to view our mortgage valuation fees](#)

[Click here to view our Residential Lending Criteria](#)

What you need to know:

Please note: The minimum loan amount is **£50,000**, unless otherwise stated.

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 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.

3 Our Flexible Family Assist product means the 20% security can be made up of borrower deposit and either the collateral charge or savings options detailed above in any ratio (with a maximum of 10% borrower deposit) best suited to the borrower and their family

Interest rates on our discount products are floored at 3.49% or product rate if lower, with the exception of self-build products which are always floored at product rate.

All products have a standard income multiple of 4.49 times.

Get in touch:

Call: 0121 521 4000

Email: newbusiness@thetipton.co.uk

Visit: www.thetipton.co.uk/intermediaries

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