

# Residential Purchase Intermediary Product Guide

Standard Variable Rate (SVR): 7.84%

Strictly for Intermediary use only



| 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 <sup>1</sup>                                                                         |
|-------------------------------------------------|--------------|--------------------------------------------------------------------------------------------------|---------|------------|------------------------------------|--------------------|-----------------------------------|--------------------|--------------------------------------------------------------------------------------------------------------|
| Fixed Residential Purchase Mortgages            |              |                                                                                                  |         |            |                                    |                    |                                   |                    |                                                                                                              |
| Standard Purchase Products                      |              |                                                                                                  |         |            |                                    |                    |                                   |                    |                                                                                                              |
| F617                                            | 5.66%        | 5.66% fixed until 31 December 2027<br>Followed by our SVR for the remaining term                 | 95%     | £600,000   | 7.6% APRC                          | ---                | £499 arrangement fee <sup>2</sup> | ---                | 3% until 31/12/2025; and 2% until 31/12/2027.                                                                |
| Shared Ownership Purchase Product               |              |                                                                                                  |         |            |                                    |                    |                                   |                    |                                                                                                              |
| SF73                                            | 5.14%        | 5.14% fixed until 31 August 2028<br>Followed by our SVR for the remaining term                   | 95%     | £1,000,000 | 7.2% APRC                          | ---                | ---                               | ---                | 4% until 31/08/2025; 3% until 31/08/2026; and 2% until 31/08/2028.                                           |
| SF74                                            | 5.16%        | 5.16% fixed until 30 September 2030<br>Followed by our SVR for the remaining term                | 95%     | £1,000,000 | 7.1% APRC                          | ---                | ---                               | ---                | 6% until 30/09/2025; 5% until 30/09/2026; 4% until 30/09/2027; 3% until 30/09/2028; and 2% until 30/09/2030. |
| Retirement Interest Only (RIO) Purchase Product |              |                                                                                                  |         |            |                                    |                    |                                   |                    |                                                                                                              |
| FG040                                           | 5.25%        | 5.25% fixed until 30 September 2030<br>Followed by our SVR for the remaining term                | 60%     | £2,000,000 | 6.7% APRC                          | ---                | £499 arrangement fee <sup>2</sup> | ---                | 6% until 30/09/2025; 5% until 30/09/2026; 4% until 30/09/2027; 3% until 30/09/2028; and 2% until 30/09/2030. |
| FG041                                           | 5.25%        | 5.25% fixed until 30 November 2028<br>Followed by our SVR for the remaining term                 | 60%     | £2,000,000 | 7.4% APRC                          | ---                | £499 arrangement fee <sup>2</sup> | ---                | 4% until 30/11/2025; 3% until 30/11/2026; and 2% until 30/11/2028.                                           |
| Lending into Retirement Purchase Product        |              |                                                                                                  |         |            |                                    |                    |                                   |                    |                                                                                                              |
| ONF31                                           | 5.25%        | 5.25% fixed until 30 September 2030<br>Followed by our SVR for the remaining term                | 70%     | £2,000,000 | 6.3% APRC                          | ---                | £499 arrangement fee <sup>2</sup> | ---                | 6% until 30/09/2025; 5% until 30/09/2026; 4% until 30/09/2027; 3% until 30/09/2028; and 2% until 30/09/2030. |
| ONF32                                           | 5.25%        | 5.25% fixed until 30 November 2028<br>Followed by our SVR for the remaining term                 | 70%     | £2,000,000 | 7.1% APRC                          | ---                | £499 arrangement fee <sup>2</sup> | ---                | 4% until 30/11/2025; 3% until 30/11/2026; and 2% until 30/11/2028.                                           |
| Discount Residential Purchase Mortgages         |              |                                                                                                  |         |            |                                    |                    |                                   |                    |                                                                                                              |
| Standard Purchase Products                      |              |                                                                                                  |         |            |                                    |                    |                                   |                    |                                                                                                              |
| D674                                            | 5.39%        | 2.45% discount from our SVR until 31 December 2027<br>Followed by our SVR for the remaining term | 90%     | £750,000   | 7.5% APRC                          | 4.79%              | £499 arrangement fee <sup>2</sup> | ---                | 3% until 31/12/2025; and 2% until 31/12/2027.                                                                |
| D675                                            | 5.22%        | 2.62% discount from our SVR until 31 December 2027<br>Followed by our SVR for the remaining term | 75%     | £2,000,000 | 7.5% APRC                          | 4.62%              | £499 arrangement fee <sup>2</sup> | ---                | 3% until 31/12/2025; and 2% until 31/12/2027.                                                                |

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Rates correct from: 1 October 2025 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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|---------------------------------------------------|--------------|---------------------------------------------------|---------|---------------------------------------------------------------------------------------------------|------------------------------------|--------------------|-----------------------------------|---------------------------|--------------------------------------|
| Discount Residential Purchase Mortgages Continued |              |                                                   |         |                                                                                                   |                                    |                    |                                   |                           |                                      |
| Family Assist Purchase Product (up to 100% LTV)   |              |                                                   |         |                                                                                                   |                                    |                    |                                   |                           |                                      |
| PDT30                                             | 5.19%        | 2.65% discount from our SVR for the mortgage term | 100%    | Outside M25:<br>£100,000 min,<br>£1,000,000 max<br>Inside M25:<br>£250,000 min,<br>£1,000,000 max | 5.8% APRC                          | 4.44%              | £999 arrangement fee <sup>2</sup> | Flexible LTV <sup>4</sup> | No Early Repayment Charges.          |

## 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 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 will have to cover the difference in cost between a standard mortgage valuation and the RICS Homebuyers Report

4 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.

**Our discount products carry product rate floors, meaning rates cannot drop below this amount.**

**All fixed and discount products have a standard maximum income multiple of up to 5.0 times, with the exception of our Family Assist product.**

## Get in touch:

Call: 0121 521 4000

Email: [newbusiness@thetipton.co.uk](mailto:newbusiness@thetipton.co.uk)

Visit: [www.thetipton.co.uk/intermediaries](http://www.thetipton.co.uk/intermediaries)

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