Credit Plus Tier 1 Residential Intermediary Product Guide

Standard Variable Rate (SVR): 7.69%

Strictly for Intermediary use **only**

the tipton & coseley building society

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]
Discount Credit Plus Tier 1 Mortgages									
Credit Plus Purchase Product									
PCD08	5.49%	2.20% discount from our SVR until 31 July 2028 Followed by our SVR for the remaining term	80%	£1,500,000	**7.5% APRC**	4.74%	£999 arrangement fee[2]	---	3% until 31/07/2026; and 2% until 31/07/2028.
Credit Plus Remortgage Product									
RPCD08	5.59%	2.10% discount from our SVR until 31 July 2028 Followed by our SVR for the remaining term	80%	£1,500,000	**7.5% APRC**	4.84%	£999 arrangement fee[2]	Up to £350 valuation fee contribution[3] and free standard legals[4]	3% until 31/07/2026; and 2% until 31/07/2028.
Fixed Credit Plus Tier 1 Mortgages									
Credit Plus Purchase Product									
PCF03	6.04%	6.04% fixed until 31 July 2028 Followed by our SVR for the remaining term	80%	£1,500,000	**7.6% APRC**	---	£99 booking fee[5] and £1,400 arrangement fee[2]	---	3% until 31/07/2026; and 2% until 31/07/2028.
Credit Plus Remortgage Product									
RPCF03	6.14%	6.14% fixed until 31 July 2028 Followed by our SVR for the remaining term	80%	£1,500,000	**7.6% APRC**	---	£99 booking fee[5] and £1,400 arrangement fee[2]	Up to £350 valuation fee contribution[3] and free standard legals[4]	3% until 31/07/2026; and 2% until 31/07/2028.

In addition to our standard range of residential mortgages, our Credit+ range can offer your first time buyer, home mover and remortgage clients whose credit profile falls outside of our standard product terms a competitive mortgage solution.

Strictly for intermediary use only. Under no circumstances should this communication be given, copied, or distributed to customers or potential customers. A full application must be submitted to secure a product. Terms and conditions apply. 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 £100,000 (increasing to £250,000 for properties located within the M25 corridor).
Rates correct from: 26 June 2026 and can be withdrawn without notice.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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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 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 will 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 will receive £250 cashback towards their costs.

5 This fee is non-refundable and must be paid on application.

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.

Get in touch:

Call: 0121 521 4000 **Email:** newbusiness@thetipton.co.uk **Visit:** www.thetipton.co.uk/intermediaries

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