Self-Build Intermediary Product Guide

Standard Variable Rate (SVR): 7.69%

Strictly for Intermediary use **only**

the tipton & coseley building society

Product Code	Initial Rate	Product	LTC	Max LTV	Max loan	The overall cost for comparison is	Product rate floor	Product fees	Product incentives	Early Repayment Charges
Standard Discount Purchase and Remortgage Products										
Self-build Purchase and Remortgage Products – Accelerator Specific Range: Available via our BuildLoan partnership only										
VD131	5.49%	2.20% discount from our SVR until 31 March 2028 Followed by our SVR for the remaining term	85%	75%	£1,000,000	**7.5% APRC**	4.74%	£1,499 arrangement fee[1]	---	No Early Repayment Charges.
Self-build Purchase and Remortgage Products – Arrears Specific Range: Available via our BuildLoan partnership only										
VD132	5.39%	2.30% discount from our SVR until 31 March 2028 Followed by our SVR for the remaining term	85%	75%	£1,000,000	**7.4% APRC**	4.64%	£1,499 arrangement fee[1]	---	No Early Repayment Charges.
VD133	5.44%	2.25% discount from our SVR until 31 March 2028 Followed by our SVR for the remaining term	85%	80%	£1,000,000	**7.5% APRC**	4.69%	£1,499 arrangement fee[1]	---	No Early Repayment Charges.
VD134	5.44%	2.25% discount from our SVR until 31 March 2028 Followed by our SVR for the remaining term	60%	60%	£1,000,000 - £1,500,000	**7.4% APRC**	4.69%	£1,499 arrangement fee[1]	---	No Early Repayment Charges.
VD135	5.54%	2.15% discount from our SVR until 31 March 2028 Followed by our SVR for the remaining term	80%	75%	£1,000,000 - £1,500,000	**7.5% APRC**	4.79%	£1,499 arrangement fee[1]	---	No Early Repayment Charges.

Our Self-Build products are available via our BuildLoan partnership only.

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 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.

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

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: 18 February 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.