Residential Ex-Pat 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]
Fixed Residential Ex-Pat Products									
Residential Ex-Pat Purchase Products									
IF025	5.14%	5.14% fixed until 30 April 2028 Followed by our SVR for the remaining term	70%	£1,500,000	**7.3% APRC**	---	£1,999 arrangement fee[2]	---	3% until 30/04/2026 and 2% until 30/04/2028.
IF024	5.04%	5.04% fixed until 30 April 2029 Followed by our SVR for the remaining term	70%	£1,500,000	**7.0% APRC**	---	£1,999 arrangement fee[2]	---	4% until 30/04/2026; 3% until 30/04/2027; and 2% until 30/04/2029.
IF022	5.24%	5.24% fixed until 30 April 2031 Followed by our SVR for the remaining term	80%	£1,500,000	**6.7% APRC**	---	£1,999 arrangement fee[2]	---	6% until 30/04/2026; 5% until 30/04/2027; 4% until 30/04/2028; 3% until 30/04/2029; and 2% until 30/04/2031.
IF023	5.53%	5.53% fixed until 30 April 2031 Followed by our SVR for the remaining term	85%	£1,000,000	**6.8% APRC**	---	£1,999 arrangement fee[2]	---	6% until 30/04/2026; 5% until 30/04/2027; 4% until 30/04/2028; 3% until 30/04/2029; and 2% until 30/04/2031.
Residential Ex-Pat Remortgage Products									
RIF024	5.24%	5.24% fixed until 30 April 2028 Followed by our SVR for the remaining term	70%	£1,000,000	**7.3% APRC**	---	£1,999 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[4]	3% until 30/04/2026 and 2% until 30/04/2028.
RIF023	5.14%	5.14% fixed until 30 April 2029 Followed by our SVR for the remaining term	70%	£1,500,000	**7.0% APRC**	---	£1,999 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[4]	4% until 30/04/2026; 3% until 30/04/2027; and 2% until 30/04/2029.
RIF021	5.34%	5.34% fixed until 30 April 2031 Followed by our SVR for the remaining term	80%	£1,500,000	**6.7% APRC**	---	£1,999 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[4]	6% until 30/04/2026; 5% until 30/04/2027; 4% until 30/04/2028; 3% until 30/04/2029; and 2% until 30/04/2031.
RIF022	5.63%	5.63% fixed until 30 April 2031 Followed by our SVR for the remaining term	85%	£1,000,000	**6.9% APRC**	---	£1,999 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[4]	6% until 30/04/2026; 5% until 30/04/2027; 4% until 30/04/2028; 3% until 30/04/2029; and 2% until 30/04/2031.

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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 Residential Ex-Pat Products									
Residential Ex-Pat Purchase Products									
ID019	4.99%	2.70% discount from our SVR until 30 April 2028 Followed by our SVR for the remaining term	80%	£1,500,000	**7.4% APRC**	4.24%	£1,999 arrangement fee[2]	---	3% until 30/04/2026; and 2% until 30/04/2028.
ID020	5.29%	2.40% discount from our SVR until 30 April 2028 Followed by our SVR for the remaining term	85%	£1,000,000	**7.4% APRC**	4.54%	£1,999 arrangement fee[2]	---	3% until 30/04/2026; and 2% until 30/04/2028.
Residential Ex-Pat Remortgage Products									
RID018	5.09%	2.60% discount from our SVR until 30 April 2028 Followed by our SVR for the remaining term	80%	£1,500,000	**7.4% APRC**	4.34%	£1,999 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[4]	3% until 30/04/2026; and 2% until 30/04/2028.
RID019	5.39%	2.30% discount from our SVR until 30 April 2028 Followed by our SVR for the remaining term	85%	£1,000,000	**7.5% APRC**	4.64%	£1,999 arrangement fee[2]	Up to £350 valuation fee contribution[3]; and £250 legal fee cashback[4]	3% until 30/04/2026; and 2% until 30/04/2028.

Further support:

Click here to view our mortgage valuation fees

Click here to view our Residential Ex-Pat Lending Criteria

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 Clients must nominate their own solicitor but will receive £250 cashback from the Society towards their legal fee costs.

Our discount products carry product rate floors, meaning rates cannot drop below this amount.
Applications are capped at 5.0 loan to income, once converted to GBP using our currency conversion calculations.
For enquiries on Max Loan cases over £1,000,000 contact our Business Development Team.

Get in touch:

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

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