



This document is for use by mortgage intermediaries and other professionals only

Mortgage Product Range

We offer a comprehensive range of mortgage products – this guide outlines the rates, fees, features and benefits to your client.

Whatever your clients needs and circumstances we will have a product to suit.

To contact your local Business Development Manager please visit our website:
<http://www.newcastleis.co.uk/MeetTheBDMTeam.aspx> or call our Intermediary Support Team on 0345 602 2338.

Our lines are open 8am - 6pm Monday to Friday with live chat available 9am - 5pm

Or email us at: intermediary.lending@newcastle.co.uk

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Please note that rates are only secured upon receipt of the [full mortgage application](#) on or before the date of product withdrawal. We are unable to secure rates where a Decision in Principle (DIP) has been submitted and is currently being processed and/or approved.

Recently Withdrawn Products		
Product Code	Description	Date of withdrawal
EFII894	2 Year Fixed Rate	05/02/2024
EFII893	2 Year Fixed Rate	05/02/2024
EFII896	5 Year Fixed Rate	05/02/2024
EBRT147	2 Year Base Rate Tracker	05/02/2024
EBRT148	2 Year Base Rate Tracker	05/02/2024
EFII899	5 Year Fixed Rate	05/02/2024
EFII900	5 Year Fixed Rate	05/02/2024
EBRT149	2 Year Base Rate Tracker	05/02/2024
SHOW053	2 Year Fixed Rate - Shared Ownership	05/02/2024
SHOW054	5 Year Fixed Rate - Shared Ownership	05/02/2024
SEMP118	2 Year Fixed Rate - Self Employed	05/02/2024
SEMP119	2 Year Fixed Rate - Self Employed	05/02/2024
EFII905	2 Year Fixed Rate	05/02/2024
JMSP159	2 Year Fixed Rate - Joint Mortgage Sole Proprietor	05/02/2024
JMSP160	5 Year Fixed Rate - Joint Mortgage Sole Proprietor	05/02/2024
SELF300 / CUST255	2 Year Variable Rate - Self/Custom Build	14/02/2024
SELF302 / CUST257	2 Year Variable Rate - Self/Custom Build	14/02/2024
EFII926	2 Year Fixed Rate	19/02/2024
EFII927	2 Year Fixed Rate	19/02/2024
EFII895	5 Year Fixed Rate	19/02/2024
EFII928	5 Year Fixed Rate	19/02/2024
EFII919	2 Year Fixed Rate	19/02/2024
EFII920	2 Year Fixed Rate	19/02/2024
EFII929	5 Year Fixed Rate	19/02/2024
EFII930	5 Year Fixed Rate	19/02/2024
EFII921	2 Year Fixed Rate	19/02/2024
EFII907	2 Year Fixed Rate - Interest Only	19/02/2024
EFII931	2 Year Fixed Rate - Interest Only	19/02/2024
EFII908	5 Year Fixed Rate - Interest Only	19/02/2024
EFII909	5 Year Fixed Rate - Interest Only	19/02/2024
EFII910	5 Year Fixed Rate - Interest Only	19/02/2024
SHOW056	2 Year Fixed Rate - Shared Ownership	21/02/2024
SHOW052	5 Year Fixed Rate - Shared Ownership	21/02/2024
SHOW057	2 Year Fixed Rate - Shared Ownership	21/02/2024
SHOW058	5 Year Fixed Rate - Shared Ownership	21/02/2024
DEPU088	2 Year Fixed Rate - Deposit Unlock	21/02/2024
EBTL758 / EBTL759	2 Year Fixed Rate - Buy to Let	21/02/2024
EBTL760 / EBTL761	2 Year Fixed Rate - Buy to Let	21/02/2024
EFII911	2 Year Fixed Rate - Large Loan	21/02/2024
EFII913	2 Year Fixed Rate - Large Loan	21/02/2024
EFII917	2 Year Fixed Rate - Large Loan	21/02/2024
JMSP161	2 Year Fixed Rate - Joint Mortgage Sole Proprietor	21/02/2024
JMSP162	5 Year Fixed Rate - Joint Mortgage Sole Proprietor	21/02/2024
GFHS038	2 Year Fixed Rate - Government First Home Scheme	21/02/2024
SHOW055	2 Year Fixed Rate - Shared Ownership	23/02/2024
SHOW050	5 Year Fixed Rate - Shared Ownership	23/02/2024

Mortgage Product Range



Repayment range - Effective Tuesday 27th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate - Repayment Product Code EFI935	5.19%	N/A	31/07/2026	2%, 1% of balance outstanding	6.8	80%	£999	£30,000	* £1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment Product Code EFI936	5.39%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	80%	£0	£50,000	* £1,500,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Base Rate Tracker - Repayment Product Code EBRT171	5.90% (Represents BBR + 0.65%)	1.50%	31/07/2026	N/A	7.0	80%	£1,999	£30,000	* £1,500,000	N/A
2 Year Base Rate Tracker - Repayment Product Code EBRT172	5.99% (Represents BBR + 0.74%)	1.50%	31/07/2026	N/A	7.0	80%	£999	£30,000	* £1,500,000	N/A
2 Year Base Rate Tracker - Repayment Product Code EBRT173	6.25% (Represents BBR + 1.00%)	1.50%	31/07/2026	N/A	7.0	80%	£0	£50,000	* £1,500,000	Free Standard Valuation up to £500,000
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate - Repayment Product Code EFI938	4.75%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	80%	£999	£30,000	* £1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment Product Code EFI937	4.90%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	80%	£0	£50,000	* £1,500,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
<small>*Please refer to loan to value limits which can be found on: Criteria - Residential Lending Policy Newcastle Intermediary Services (newcastleis.co.uk)</small>										
Up to 90% LTV - Two Year Products										
2 Year Fixed Rate - Repayment Product Code EFI940	5.25%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	90%	£999	£30,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment Product Code EFI939	5.45%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	90%	£0	£50,000	£750,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Base Rate Tracker - Repayment Product Code EBRT174	5.95% (Represents BBR + 0.70%)	1.50%	31/07/2026	N/A	7.1	90%	£1,999	£30,000	£750,000	N/A
2 Year Base Rate Tracker - Repayment Product Code EBRT175	6.10% (Represents BBR + 0.85%)	1.50%	31/07/2026	N/A	7.1	90%	£999	£30,000	£750,000	N/A
2 Year Base Rate Tracker - Repayment Product Code EBRT176	6.30% (Represents BBR + 1.05%)	1.50%	31/07/2026	N/A	7.1	90%	£0	£50,000	£750,000	Free Standard Valuation up to £500,000

Up to 90% LTV - Five Year Products											
5 Year Fixed Rate - Repayment	4.80%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	90%	£999	£30,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)	
Product Code EF1942											
5 Year Fixed Rate - Repayment	4.95%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	90%	£0	£50,000	£750,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)	
Product Code EF1941											
Up to 95% LTV - Two Year Products											
2 Year Fixed Rate - Repayment	5.55%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	95%	£0	£50,000	£500,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99) £250 Cashback	
Product Code EF1944											
2 Year Base Rate Tracker - Repayment	5.99% (Represents BBR + 0.74%)	1.50%	31/07/2026	N/A	7.1	95%	£1,999	£30,000	£500,000	N/A	
Product Code EBRT177											
2 Year Base Rate Tracker - Repayment	6.20% (Represents BBR + 0.95%)	1.50%	31/07/2026	N/A	7.1	95%	£999	£30,000	£500,000	N/A	
Product Code EBRT178											
2 Year Base Rate Tracker - Repayment	6.65% (Represents BBR + 1.40%)	1.50%	31/07/2026	N/A	7.1	95%	£0	£50,000	£500,000	Free Standard Valuation up to £500,000	
Product Code EBRT179											
Up to 95% LTV - Five Year Products											
5 Year Fixed Rate - Repayment	4.85%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.8	95%	£999	£30,000	£500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)	
Product Code F1X002											

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

Interest Only range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate - Interest Only Product Code FIIX004	5.05%	N/A	31/07/2026	2%, 1% of balance outstanding	6.8	80%	£1,499	£30,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Interest Only Product Code EFI943	5.19%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	80%	£999	£30,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Interest Only Product Code EFI945	5.39%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	80%	£0	£50,000	£1,500,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Base Rate Tracker - Interest Only Product Code EBRT180	6.05%	1.50%	31/07/2026	N/A	7.1	80%	£1,999	£30,000	£1,500,000	N/A
2 Year Base Rate Tracker - Interest Only Product Code EBRT181	6.25% (Represents BBR + 1.00%)	1.50%	31/07/2026	N/A	7.1	80%	£999	£30,000	£1,500,000	N/A
2 Year Base Rate Tracker - Interest Only Product Code EBRT182	6.50% (Represents BBR + 1.25%)	1.50%	31/07/2026	N/A	7.1	80%	£0	£50,000	£1,500,000	Free Standard Valuation up to £500,000
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate - Interest Only Product Code EFI947	4.75%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	80%	£1,499	£30,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Interest Only Product Code EFI946	4.80%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	80%	£999	£30,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Interest Only Product Code EFI948	4.90%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	80%	£0	£50,000	£1,500,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

Shared Ownership range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 90% LTV										
2 Year Fixed Rate - Repayment Product Code SHOW059	5.50%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	90%	£0	£25,000	£405,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment Product Code SHOW060	4.95%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	90%	£0	£25,000	£405,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 95% LTV										
2 Year Fixed Rate - Repayment Product Code SHOW061	5.85%	N/A	31/07/2026	2%, 1% of balance outstanding	7.0	95%	£0	£25,000	£405,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment Product Code SHOW062	5.15%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.5	95%	£0	£25,000	£405,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

Government First Homes range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee	Minimum Loan Amount	Maximum Loan Amount***	Incentives
Up to 95% LTV - Two Year Products										
2 Year Fixed Rate - Repayment Product Code GFHS040	5.55%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	95%	£0	£50,000	£399,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 95% LTV - Five Year Products										
5 Year Fixed Rate - Repayment Product Code GFHS041	4.99%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.4	95%	£0	£50,000	£399,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

***£420,000 in Greater London

These products are exclusively available to first time buyers and key workers who are eligible under the First Home Scheme to qualify for the discounted purchase price of the property.

Self Employed range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate - Repayment Product Code SEMP122	5.15%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	80%	£999	£30,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment Product Code SEMP123	5.35%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	80%	£0	£30,000	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

Our Self Employed product range is exclusively available to customers who have been trading for less than two years and therefore can only provide One Year's Accounts

Deposit Unlock range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 95% LTV - Two Year Products										
2 Year Fixed Rate - Repayment Product Code DEPU093	5.20%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	95%	£999	£30,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment Product Code DEPU092	5.55%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	95%	£0	£50,000	£750,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99) £250 Cashback
Up to 95% LTV - Five Year Products										
5 Year Fixed Rate - Repayment Product Code DEPU094	4.85%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.4	95%	£999	£30,000	£750,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment Product Code DEPU095	4.99%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.4	95%	£0	£50,000	£750,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99) £250 Cashback

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

***Loans up to £1,500,000 - 75% LTV | Loans up to £1,000,000 - 80% LTV

These products are exclusively available to customers who are purchasing a New Build property as part of the Deposit Unlock Scheme. The scheme is available through BDW Trading Limited, Bellway Homes Limited, Keepmoat Limited, Vistry Homes Limited, Crest Nicholson Operations Limited, Bewley Homes PLC, Bloor Homes Limited, Countryside Properties PLC, Croudace Homes Limited, Davidsons Developments Limited, Fairview New Homes Limited, Hill Holdings Limited, Redrow Homes Limited, Thakeham Homes Limited, Persimmon Homes Limited, Wheeldon Brothers Ltd, Mandale Homes Holdings Limited, Edenstone Holdings Ltd, Devine Homes Plc, Morris Homes Ltd, Prospect (GB) Ltd, St Modwen Homes Ltd, Hayfield Homes Developments Group Limited, Norfolk Homes Ltd, Taylor Wimpey UK Limited, City & County Group PLC, Stonebridge Homes Limited, Nicholas King Developments PLC, Thomas Homes Limited, Morrish Group Limited, Stonebond Group Ltd, Weston Homes PLC, MJ Gleeson PLC, Gleeson Build & Develop Limited, Anderson O&U Ltd, Anderson Design & Build Ltd, Edwards Homes Ltd, Campion Homes Limited, Sigma Homes Limited, Beal Developments Limited, Ashley King Developments Limited, Kitewood Estates Limited, Pentland Homes (Holdings) Limited, Fortitudo Limited, Orbit Homes (2020) Limited, Waters Homes Limited, Macar Property Group Limited, Baker Estates Limited, Cala Management Limited, Fairgrove Developments Limited, Lagan Homes Ltd, Blackstone Developments Ltd, Devonshire Homes Limited, Hopkins Homes Limited, Life Less Ordinary Ltd, Wilson Holdings (London) Limited, H & H Properties (UK) Ltd, Genesis (North) Holdings Limited, Peter Ward Homes Ltd, Fenwood Estates Limited, Pearce (Churchill) Limited, Tilia Homes Limited, Deanfield Homes Limited, Keibell Country Homes Limited, Keibell Developments Limited, Denbury Homes Limited, Durkan Estates Limited, AJ Property Group Limited, A R Cartwright Ltd, Miller Homes Limited

Joint Mortgage Sole Proprietor range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate - Repayment Product Code JMSP163	5.49%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	80%	£0	£25,000	£1,500,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate - Repayment Product Code JMSP164	4.99%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.3	80%	£0	£25,000	£1,500,000	Free Standard Valuation up to £500,000 Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

*** Loans up to £1,500,000 - 75% LTV | Loans up to £1,000,000 - 80% LTV

Buy to Let range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 80% LTV - Two Year Products										
2 Year Fixed Rate BUS/EBTL768 CON/EBTL769	5.20%	N/A	31/08/2026	2%, 1% of balance outstanding	6.9	80%	£999	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate BUS/EBTL766 CON/EBTL767	5.40%	N/A	31/08/2026	2%, 1% of balance outstanding	6.8	80%	£0	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate BUS/EBTL770 CON/EBTL771	4.75%	N/A	31/08/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.2	80%	£999	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate BUS/EBTL772 CON/EBTL773	4.90%	N/A	31/08/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.2	80%	£0	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

** Products will revert to the Society's Standard Variable Rate (Currently 6.94%)

* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

Large Loan range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Up to 65% LTV										
2 Year Base Rate Tracker - Repayment Product Code EBRT183	6.05% (Represents BBR + 0.80%)	1.50%	31/07/2026	N/A	7.0	65%	£1,999	£1,500,001	£3,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment & Interest Only Product Code EFI949	5.25%	N/A	31/07/2026	2%, 1% of balance outstanding	6.8	65%	£1,999	£1,500,001	£3,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code FIX005	4.85%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.1	65%	£1,999	£1,500,001	£3,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 75% LTV										
2 Year Base Rate Tracker - Repayment Product Code EBRT184	6.15% (Represents BBR + 0.90%)	1.50%	31/07/2026	N/A	7.0	75%	£1,999	£1,000,001	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment & Interest Only Product Code EFI950	5.30%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	75%	£1,999	£1,000,001	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code FIX006	4.95%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.1	75%	£1,999	£1,000,001	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Up to 80% LTV										
2 Year Base Rate Tracker - Repayment Product Code EBRT185	6.15% (Represents BBR + 0.90%)	1.50%	31/07/2026	N/A	7.0	80%	£1,999	£500,001	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Fixed Rate - Repayment & Interest Only Product Code EFI951	5.30%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	80%	£1,999	£500,001	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
5 Year Fixed Rate - Repayment & Interest Only Product Code FIX007	4.95%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.1	80%	£1,999	£500,001	£1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

Self Build & Custom Build range - Effective Monday 26th February 2024

Term and Rate Type	Initial Rate**	Collar Rate	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
Self-Build & Custom-Build										
2 Year Variable Rate - Repayment & Interest Only Product Code SELF304 CUST259	6.28%	3.00%	31/07/2026	1% of amount repaid	7.1	90%	£1,499	£50,000	* £1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Variable Rate - Repayment & Interest Only Product Code SELF310 CUST265	6.38%	3.00%	31/07/2026	N/A	7.2	90%	£1,499	£50,000	* £1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
Self-Build & Custom-Build - Accelerate products										
2 Year Variable Rate - Repayment & Interest Only (Accelerate) Product Code SELF306 CUST261	6.48%	3.00%	31/07/2026	1% of amount repaid	7.2	90%	£1,499	£50,000	* £1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
2 Year Variable Rate - Repayment & Interest Only (Accelerate) Product Code SELF308 CUST263	6.58%	3.00%	31/07/2026	N/A	7.2	90%	£1,499	£50,000	* £1,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)

Please refer to loan to value limits which can be found on; Criteria - Residential Lending Policy Newcastle Intermediary Services (newcastle.co.uk)