



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

## Mortgage Product Range

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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](mailto: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Recently Withdrawn Products		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
EFII935	2 Year Fixed Rate	18/03/2024
EFII936	2 Year Fixed Rate	18/03/2024
EFII937	5 Year Fixed Rate	18/03/2024
EFII938	5 Year Fixed Rate	18/03/2024
EFII939	2 Year Fixed Rate	18/03/2024
EFII941	5 Year Fixed Rate	18/03/2024
EFII942	5 Year Fixed Rate	18/03/2024
FIIX008	2 Year Fixed Rate	18/03/2024
FIIX009	2 Year Fixed Rate	18/03/2024
DEPU096	2 Year Fixed Rate#Deposit Unlock	18/03/2024
DEPU097	2 Year Fixed Rate#Deposit Unlock	18/03/2024
EBRT183	2 Year Base Rate Tracker - Large Loan	18/03/2024
EFII949	2 Year Fixed Rate - Large Loan	18/03/2024
FIIX005	5 Year Fixed Rate - Large Loan	18/03/2024
EBRT184	2 Year Base Rate Tracker - Large Loan	18/03/2024
EFII950	2 Year Fixed Rate - Large Loan	18/03/2024
FIIX006	5 Year Fixed Rate - Large Loan	18/03/2024
EBRT185	2 Year Base Rate Tracker - Large Loan	18/03/2024
EFII951	2 Year Fixed Rate - Large Loan	18/03/2024
FIIX007	5 Year Fixed Rate - Large Loan	18/03/2024



# Mortgage Product Range



## Repayment range - Effective Tuesday 19th March 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
<b>Up to 80% LTV - Two Year Products</b>										
2 Year Fixed Rate - Repayment Product Code FIIX018	5.09%	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 FIIX019	5.29%	N/A	31/07/2026	2%, 1% of balance outstanding	6.8	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
<b>Up to 80% LTV - Five Year Products</b>										
5 Year Fixed Rate - Repayment Product Code FIIX021	4.66%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.2	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 FIIX020	4.80%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.2	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>										
<b>Up to 90% LTV - Two Year Products</b>										
2 Year Fixed Rate - Repayment Product Code EFII940	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 FIIX022	5.50%	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	4.85%	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 FIIX024											
5 Year Fixed Rate - Repayment	4.99%	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 FIIX023											
Up to 95% LTV - Two Year Products											
2 Year Fixed Rate - Repayment	5.35%	N/A	31/07/2026	2%, 1% of balance outstanding	6.9	95%	£999	£30,000	£500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)	
Product Code FIIX025											
2 Year Fixed Rate - Repayment	5.69%	N/A	31/07/2026	2%, 1% of balance outstanding	7.0	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 FIIX026											
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	4.99%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.4	95%	£999	£30,000	£500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)	
Product Code FIIX010											
5 Year Fixed Rate - Repayment	5.15%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.5	95%	£0	£50,000	£500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)	
Product Code FIIX011											
* 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
<b>Up to 80% LTV - Two Year Products</b>										
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
<b>Up to 80% LTV - Five Year Products</b>										
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
<b>Up to 90% LTV</b>										
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)
<b>Up to 95% LTV</b>										
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 Thursday 29th 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
<b>Up to 95% LTV - Two Year Products</b>										
2 Year Fixed Rate - Repayment Product Code GFHS042	5.65%	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)
<b>Up to 95% LTV - Five Year Products</b>										
5 Year Fixed Rate - Repayment Product Code GFHS043	5.15%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.5	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
<b>Up to 80% LTV - Two Year Products</b>										
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 Tuesday 19th March 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
<b>Up to 95% LTV - Two Year Products</b>										
2 Year Fixed Rate - Repayment Product Code DEPU100	5.35%	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 DEPU101	5.69%	N/A	31/07/2026	2%, 1% of balance outstanding	7.0	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
<b>Up to 95% LTV - Five Year Products</b>										
5 Year Fixed Rate - Repayment Product Code DEPU099	4.99%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.5	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 DEPU098	5.15%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.5	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
<b>Up to 80% LTV - Two Year Products</b>										
2 Year Fixed Rate - Repayment	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)
Product Code JMSP163										
<b>Up to 80% LTV - Five Year Products</b>										
5 Year Fixed Rate - Repayment	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)
Product Code JMSP164										

\*\* 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
<b>Up to 80% LTV - Two Year Products</b>										
2 Year Fixed Rate	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)
BUS/EBTL768 CON/EBTL769										
2 Year Fixed Rate	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)
BUS/EBTL766 CON/EBTL767										
<b>Up to 80% LTV - Five Year Products</b>										
5 Year Fixed Rate	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)
BUS/EBTL770 CON/EBTL771										
5 Year Fixed Rate	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)
BUS/EBTL772 CON/EBTL773										

\* 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 Tuesday 19th March 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
<b>Up to 65% LTV</b>										
2 Year Base Rate Tracker - Repayment Product Code EBRT186	5.99% (Represents BBR + 0.74%)	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 FIX012	5.15%	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 FIX013	4.75%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.2	65%	£1,999	£1,500,001	£3,000,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
<b>Up to 75% LTV</b>										
2 Year Base Rate Tracker - Repayment Product Code EBRT187	6.09% (Represents BBR + 0.84%)	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 FIX014	5.20%	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 FIX015	4.80%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.2	75%	£1,999	£1,000,001	£1,500,000	Increased Overpayments Permitted (10% per annum plus additional monthly overpayments of £499.99)
<b>Up to 80% LTV</b>										
2 Year Base Rate Tracker - Repayment Product Code EBRT188	6.09% (Represents BBR + 0.84%)	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 FIX016	5.20%	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 FIX017	4.80%	N/A	31/07/2029	5%, 4%, 3%, 2%, 1% of balance outstanding	6.2	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
<b>Self-Build &amp; Custom-Build</b>										
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)
<b>Self-Build &amp; Custom-Build - Accelerate products</b>										
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)\*