Existing mortgage customers

09/09/2026

If you already have a Co-operative mortgage, then you can take advantage of these rates.

Fixed Rate Mortgages

If you are worried about the interest rates changing, then guaranteeing your monthly payments could make sense. With a Fixed Rate Mortgage you can relax because you'll know exactly what your repayments will be every month, for your chosen product's fixed term. The rate of interest is set for the duration of your fixed rate mortgage term, allowing you to plan your finances. It is possible that variable rates may fall below the fixed rate during the fixed rate period. A range of short and medium term fixed rate mortgages are available with various rates as shown in the tables below:

2 Year Fixed Rates - fixed until 28 February 2029

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 5)
No Fee see option 1	2Y9388T05	60%	**5.00%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.4%** APRC variable	Until 28/02/29 2% of the amount redeemed until 29 February 2028 1% of the amount redeemed until 28 February 2029
	2Y9389T05	70%	**5.12%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.5%** APRC variable	
	2Y9390T05	75%	**5.12%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.5%** APRC variable	
	2Y9391T05	80%	**5.36%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.6%** APRC variable	
	2Y9392T05	85%	**5.36%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.6%** APRC variable	
	2Y9393T05	90%	**5.52%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.6%** APRC variable	
£749 see option 2	2Y9382T05	60%	**4.90%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.5%** APRC variable	
	2Y9383T05	70%	**4.95%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.5%** APRC variable	
	2Y9384T05	75%	**4.95%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.5%** APRC variable	
	2Y9385T05	80%	**5.13%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.6%** APRC variable	
	2Y9386T05	85%	**5.13%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.6%** APRC variable	
	2Y9387T05	90%	**5.29%** Fixed until 28/02/2029, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.6%** APRC variable	

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

3 Year Fixed Rates - fixed until 28 February 2030

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 5)
No Fee see option 1	3Y9400T05	60%	**5.14%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.3%** APRC variable	Until 28/02/30 3% of the amount redeemed until 29 February 2028 2% of the amount redeemed until 28 February 2029 1% of the amount redeemed until 28 February 2030
	3Y9401T05	70%	**5.18%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.4%** APRC variable	
	3Y9402T05	75%	**5.18%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.4%** APRC variable	
	3Y9403T05	80%	**5.41%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.4%** APRC variable	
	3Y9404T05	85%	**5.41%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.5%** APRC variable	
	3Y9405T05	90%	**5.62%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.6%** APRC variable	
£749 see option 2	3Y9394T05	60%	**4.96%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.3%** APRC variable	
	3Y9395T05	70%	**5.00%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.4%** APRC variable	
	3Y9396T05	75%	**5.00%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.4%** APRC variable	
	3Y9397T05	80%	**5.20%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.4%** APRC variable	
	3Y9398T05	85%	**5.28%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.5%** APRC variable	
	3Y9399T05	90%	**5.42%** Fixed until 28/02/2030, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.5%** APRC variable	

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5 Year Fixed Rates - fixed until 29 February 2032

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 5)
No Fee see option 1	5Y9412T05	60%	**5.04%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.0%** APRC variable	
	5Y9413T05	70%	**5.18%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.1%** APRC variable	Until 29/02/32
	5Y9414T05	75%	**5.18%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.2%** APRC variable	5% of the amount redeemed until 29 February 2028
	5Y9415T05	80%	**5.32%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.2%** APRC variable	
	5Y9416T05	85%	**5.32%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.3%** APRC variable	4% of the amount redeemed until 28 February 2029
	5Y9417T05	90%	**5.44%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.3%** APRC variable	
£749 see option 2	5Y9406T05	60%	**4.96%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.0%** APRC variable	3% of the amount redeemed until 28 February 2030
	5Y9407T05	70%	**5.06%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.2%** APRC variable	
	5Y9408T05	75%	**5.06%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.2%** APRC variable	2% of the amount redeemed until 28 February 2031
	5Y9409T05	80%	**5.16%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.2%** APRC variable	
	5Y9410T05	85%	**5.16%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.2%** APRC variable	1% of the amount redeemed until 29 February 2032
	5Y9411T05	90%	**5.36%** Fixed until 29/02/2032, then reverts to our current SVR	**6.62%** for the remainder of the Mortgage term	**6.3%** APRC variable	

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Lifetime Tracker Mortgages

A Lifetime Tracker Rate Mortgage is a variable rate mortgage that tracks the Bank of England Base Rate. Whenever the Base Rate changes the interest rate set or your mortgage tracks the change. So, you pay more when the Base Rate goes up and less if it goes down. The interest rate will be amended on your account from the 1st of the month following any Bank of England's Base Rate change.

***If BBR falls below 0.50% the initial rate will continue to be charged at 0.50% + product initial rate loading**

Product Fee (see page 5)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 5)
£999 see option 2	LT513960%	60%	**4.34%** Bank of England Base Rate* plus 0.59%, currently 4.34% variable for the term of the mortgage	N/A	**4.6%** APRC variable	N/A
	LT514075%	75%	**4.64%** Bank of England Base Rate* plus 0.89%, currently 4.64% variable for the term of the mortgage	N/A	**4.8%** APRC variable	
	LT514180%	80%	**4.84%** Bank of England Base Rate* plus 1.09%, currently 4.84% variable for the term of the mortgage	N/A	**5.0%** APRC variable	
	LT514285%	85%	**4.89%** Bank of England Base Rate* plus 1.14%, currently 4.89% variable for the term of the mortgage	N/A	**5.1%** APRC variable	
	LT514390%	90%	**4.94%** Bank of England Base Rate* plus 1.19%, currently 4.94% variable for the term of the mortgage	N/A	**5.1%** APRC variable	
No Fee see option 1	LT604060%	60%	**5.09%** Bank of England Base Rate* plus 1.34%, currently 5.09% variable for the term of the mortgage	N/A	**5.2%** APRC variable	N/A
	LT604175%	75%	**5.39%** Bank of England Base Rate* plus 1.64%, currently 5.39% variable for the term of the mortgage	N/A	**5.5%** APRC variable	
	LT604280%	80%	**5.59%** Bank of England Base Rate* plus 1.84%, currently 5.59% variable for the term of the mortgage	N/A	**5.7%** APRC variable	
	LT604385%	85%	**5.64%** Bank of England Base Rate* plus 1.89%, currently 5.64% variable for the term of the mortgage	N/A	**5.8%** APRC variable	
	LT604490%	90%	**5.69%** Bank of England Base Rate* plus 1.94%, currently 5.69% variable for the term of the mortgage	N/A	**5.8%** APRC variable	

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Representative example

A mortgage of £59,772.44 payable over 13 years & 7 months initially on a fixed rate for 2 years at 5.00% and then on our current variable rate of 6.62% (variable) for the remaining 11 years & 7 months would require 24 monthly payments of £505.95 followed by 139 monthly payments of £550.11. The total amount payable would be £88,658.04 made up of the loan amount plus interest (£28,835.60) and a title management fee of £50.

The overall cost for comparison is 6.3% APRC representative.

Early Repayment Charges

During the early repayment charge period, overpayments can be made up to 10% of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10% of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge.

Service Options

When reviewing your mortgage we can offer you two service options:

• Advised Service - this is when we collect information about your personal circumstances so that we can recommend a mortgage that is suitable for you
• Execution Only Service - this means you will be responsible for making your own choice of product; we will not give any advice, assess the suitability of, or recommend any new product to you. This means you will not benefit from the regulatory protection you would get from receiving advice.

Product Fees

Please see the rate tables for the Product Fee Options applicable.

Option 1
There is no Product fee.

Option 2
A Product fee of £749 is payable on fixed rates.
A Product fee of £999 is payable on tracker products.

Adding fees to your loan
If you choose any of the above mortgages, we offer the option to add the Product fee to your loan, up to a maximum advance of 90% of the current value of the property or the limitations of individual products. This means that when you apply for your mortgage, you don't have to pay these fees up front. Instead you could add them to your mortgage amount and pay them off over the mortgage term.

Please remember that this will be treated as part of the loan and you will therefore pay interest on the additional amount over the full mortgage term.

Please note that all of our mortgages are strictly limited offers which may be withdrawn at any time, without notice. However, the mortgage you choose will be reserved for you for 6 months once your application has been received, along with any applicable fee. Until your application has been received, the mortgage cannot be reserved for you. So, if you're interested in a particular offer, please talk to a member of staff as soon as possible.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Please call 08000 288 288* (Lines are open 9am to 5pm Monday to Friday) if you would like to receive this information in an alternative format such as large print, audio or Braille.

*Calls to 0800 numbers are free from landlines and mobiles. Charges for calls made outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes. Line opening hours subject to change.

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