

Existing mortgage customers

04/06/2025

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 31 October 2027

Product Fee (see page 3)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 3)
No Fee see option 1	2X5427T6	60%	4.31% Fixed until 31/10/2027, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	6.6% APRC variable	Until 31/10/27 2% of the amount redeemed until 31 October 2026
	2X5428T6	75%	4.54% Fixed until 31/10/2027, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	6.8% APRC variable	1% of the amount redeemed until 31 October 2027

3 Year Fixed Rates - fixed until 31 October 2028

Product Fee (see page 3)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 3)
No Fee see option 1	3X5431T6	60%	4.29% Fixed until 31/10/2028, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	6.3% APRC variable	Until 31/10/28 3% of the amount redeemed until 31 October 2026
	3X5432T6	75%	4.52% Fixed until 31/10/2028, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	6.6% APRC variable	2% of the amount redeemed until 31 October 2027
£499 see option 2	3X5429T6	60%	3.92% Fixed until 31/10/2028, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	6.3% APRC variable	1% of the amount redeemed until 31 October 2028
	3X5430T6	75%	4.18% Fixed until 31/10/2028, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	6.5% APRC variable	

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

5 Year Fixed Rates - fixed until 31 October 2030

Product Fee (see page 3)	Product Code	Maximum Loan to Value	Initial Rate	Current Standard Variable Rate (SVR)	Overall cost for comparison	Early Repayment Charge Period (see page 3)
No Fee see option 1	5X5435T6	60%	4.29% Fixed until 31/10/2030, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	5.8% APRC variable	Until 31/10/30 5% of the amount redeemed until 31 October 2026
	5X5436T6	75%	4.54% Fixed until 31/10/2030, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	6.2% APRC variable	4% of the amount redeemed until 31 October 2027
£499 see option 2	5X5433T6	60%	4.22% Fixed until 31/10/2030, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	5.8% APRC variable	3% of the amount redeemed until 31 October 2028 2% of the amount redeemed until 31 October 2029
	5X5434T6	75%	4.35% Fixed until 31/10/2030, then reverts to our current SVR	7.12% for the remainder of the Mortgage term	6.2% APRC variable	1% of the amount redeemed until 31 October 2030

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Representative example

A mortgage of £125,000, payable over 25 years initially on a fixed rate for 5 years at 4.29% and then on our current variable rate of 7.12% (variable) for the remaining 20 years would require 60 monthly payments of £679.98 followed by 240 monthly payments of £856.32. The total amount payable would be £246,365.91 made up of the loan amount plus interest (£121,315.91) and a title management fee of £50.

The overall cost for comparison is 6.1% 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 will offer an advised service. This is where we collect information about your personal circumstances so that we can recommend a mortgage that is suitable for you.

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 £449 is payable on fixed rates.

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.

Please call 01752 236550* if you would like to receive this information in an alternative format such as large print, audio or Braille.

Information correct as at 02/06/21.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls may be monitored or recorded for security and training purposes. Lines are open between 9am and 5pm Monday to Friday.

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