

PURCHASE: EXCLUSIVELY FOR TEACHERS

PLEASE NOTE: These rates include an SVR reduction with effect from 01/03/25

Standard range

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
699	80%	2 years	5.39%	Teacher only Variable rate: 3.05% discount from Society's SVR	8.44%	8.10% APRC	No	No	No
749	80%	5 years	4.69%	Teacher only 5 year fixed rate Fixed until 14.03.2030	8.44%	7.00% APRC	No	No	No
700	90%	2 years	5.64%	Teacher only Variable rate: 2.80% discount from Society's SVR	8.44%	8.10% APRC	No	No	No
750	90%	5 years	4.79%	Teacher only 5 year fixed rate Fixed until 14.03.2030	8.44%	7.10% APRC	No	No	No
752	90%	3 years	5.49%	Teacher only 3 year fixed rate Fixed until 14.03.2028	8.44%	7.80% APRC	No	No	No
751	95%	5 years	5.19%	Teacher only 5 year fixed rate Fixed until 14.03.2030	8.44%	7.20% APRC	No	No	No
680	95%	2 years	6.04%	Teacher only Variable rate: 2.40% discount from Society's SVR	8.44%	8.20% APRC	No	No	No

Shared Ownership New Build Purchase

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
749	80%	5 years	4.69%	Teacher only 5 year fixed rate Fixed until 14.03.2030	8.44%	7.00% APRC	No	No	No
750	90%	5 years	4.79%	Teacher only 5 year fixed rate Fixed until 14.03.2030	8.44%	7.10% APRC	No	No	No
752	90%	3 years	5.49%	Teacher only 3 year fixed rate Fixed until 14.03.2028	8.44%	7.80% APRC	No	No	No
751	95%	5 years	5.19%	Teacher only 5 year fixed rate Fixed until 14.03.2030	8.44%	7.20% APRC	No	No	No

Back on track

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
444	60%	2 years	6.74%	Variable rate: 1.70% discount from Society's SVR	8.44%	8.40% APRC	No	£199	No
443	80%	2 years	7.19%	Variable rate: 1.25% discount from Society's SVR	8.44%	8.50% APRC	No	£199	No

REMORTGAGES: EXCLUSIVELY FOR TEACHERS

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Shared Ownership Remortgage

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
No Products Available – Purchase Only									

PURCHASE: MORTGAGES FOR EVERYONE

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Standard range

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685	90%	2 years	6.04%	Variable rate: 2.40% discount from Society's SVR	8.44%	8.20% APRC	No	No	No
753	90%	5 years	5.09%	5 year fixed rate Fixed until 14.03.2030	8.44%	7.20% APRC	No	No	No

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Shared Ownership New Build Purchase

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Holiday let

Ref	Max LTV	Deal period	Rate	Description	Followed by BTL SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
748	75%	2 years	5.54%	Variable rate: 3.75% discount from Society's BTL SVR	9.29%	9.00% APRC	£999	£199	No

Buy to let

Ref	Max LTV	Deal period	Rate	Description	Followed by BTL SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
No products currently available									

REMORTGAGES FOR EVERYONE

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Shared Ownership Remortgage

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
No Products Available – Purchase Only									

Holiday let

Ref	Max LTV	Deal period	Rate	Description	Followed by BTL SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
748	75%	2 years	5.54%	Variable rate: 3.75% discount from Society's BTL SVR	9.29%	9.00% APRC	£999	£199	No

Buy to let

Ref	Max LTV	Deal period	Rate	Description	Followed by BTL SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
No products currently available									

Help to Buy applicants have access to the Society's standard mortgage range

Shared Ownership applicants have access to the Society's standard 2 & 5 year fixed rates

Additional information: applicable to all mortgage products unless specifically stated otherwise

- 3% Early Repayment Charge (ERC) applies to all products unless specifically stated otherwise
- For all 'No valuation fee' products the first valuation is free for properties worth less than £800,000. A valuation fee is payable for all properties worth £800,000 or more.

VALUATION FEE SCALE

Estimated property value	Basic valuation fee
Up to £100,000	£200
£100,001 - £150,000	£225
£150,001 - £200,000	£275
£200,001 - £300,000	£330
£300,001 - £400,000	£395
£400,001 - £500,000	£455
£500,001 - £600,000	£515
£600,001 - £700,000	£580
£700,001 - £800,000	£675
£800,001 - £900,000	£750
£900,001 - £1,000,000	£800
£1,000,001 - £1,200,000	£975
£1,200,001 - £1,400,000	£1,150
£1,400,001 - £1,600,000	£1,305
£1,600,001 - £1,800,000	£1,485
£1,800,001 - £2,000,000	£1,600

These fees include an administrative charge. Re-inspection fee for new build properties is £85.

Important information about valuations

- The Society will carry out a basic mortgage valuation, or equivalent, to confirm the property forms suitable security for the mortgage you have applied for, this report is designed for the benefit of us as a lender only and does not include full details about the condition of the property.
- This report may not include a physical inspection and your client may not receive a copy of the report.
- Before purchasing a property your client may want to consider having a survey of the property's condition. Legal & General surveying Services provides such a service via their SmartSurvey (and other survey options). This transaction, including any changes, will be independent of Teachers for Intermediaries and our parent Teachers Building Society. We do not receive any commission.
- Visit <https://www.legalandgeneral.com/surveying-services/choose-a-survey/digital-home-survey> for further information and to get an instant quote.

www.teachersbuildingsociety.co.uk/intermediaries

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