

Due to unprecedented demand, we're temporarily restricting our lending to a max LTV of 80% and are currently unable to offer Holiday Let products. We thank you for your continued support.

PURCHASE - EXCLUSIVELY FOR TEACHERS

Shared Ownership

| Ref | Max LTV | Deal Period | Rate | Description | Followed by SVR, currently | Overall Cost for Comparison | Arrangement Fee | Application Fee | Valuation Fee |
|-----|---------|-------------|-------|--|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 496 | 95% | 2 years | 4.44% | TEACHER ONLY Fixed until 14 January 2023 | 4.89% | 4.9% APRC | N/A | £199 | No |
| 497 | 95% | 5 years | 4.49% | TEACHER ONLY Fixed until 14 November 2025 | 4.89% | 4.8% APRC | N/A | £199 | No |

Standard Range

| Ref | Max LTV | Deal Period | Rate | Description | Followed by SVR, currently | Overall Cost for Comparison | Arrangement Fee | Application Fee | Valuation Fee |
|-----|---------|-------------|-------|---|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 448 | 80% | 2 years | 2.39% | TEACHER ONLY 2.50% discount from Society's SVR | 4.89% | 4.6% APRC | N/A | £199 | No |
| 500 | 80% | 2 years | 3.54% | TEACHER ONLY Fixed until 14 April 2023 | 4.89% | 4.7% APRC | N/A | £199 | No |
| 501 | 80% | 5 years | 3.59% | TEACHER ONLY Fixed until 14 November 2025 | 4.89% | 4.5% APRC | N/A | £199 | No |

REMORTGAGE - EXCLUSIVELY FOR TEACHERS

Shared Ownership

| Ref | Max LTV | Deal Period | Rate | Description | Followed by SVR, currently | Overall Cost for Comparison | Arrangement Fee | Application Fee | Valuation Fee |
|-----|---------|-------------|-------|--|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 496 | 95% | 2 years | 4.44% | TEACHER ONLY Fixed until 14 January 2023 | 4.89% | 4.9% APRC | N/A | £199 | No |
| 497 | 95% | 5 years | 4.49% | TEACHER ONLY Fixed until 14 November 2025 | 4.89% | 4.8% APRC | N/A | £199 | No |

Standard Range

| Ref | Max LTV | Deal Period | Rate | Description | Followed by SVR, currently | Overall Cost for Comparison | Arrangement Fee | Application Fee | Valuation Fee |
|-----|---------|-------------|-------|---|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 448 | 80% | 2 years | 2.74% | TEACHER ONLY 2.50% discount from Society's SVR | 4.89% | 4.6% APRC | N/A | £199 | No |
| 500 | 80% | 2 years | 3.54% | TEACHER ONLY Fixed until 14 April 2023 | 4.89% | 4.7% APRC | N/A | £199 | No |
| 501 | 80% | 5 years | 3.59% | TEACHER ONLY Fixed until 14 November 2025 | 4.89% | 4.5% APRC | N/A | £199 | No |

PURCHASE - FOR ALL

Standard Range

| Ref | Max LTV | Deal Period | Rate | Description | Followed by SVR, currently | Overall Cost for Comparison | Arrangement Fee | Application Fee | Valuation Fee |
|-----|---------|-------------|-------|-----------------------------------|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 451 | 80% | 2 years | 2.59% | 2.30% discount from Society's SVR | 4.89% | 4.6% APRC | N/A | £199 | No |
| 504 | 80% | 2 years | 3.74% | Fixed until 14 April 2023 | 4.89% | 4.7% APRC | N/A | £199 | No |
| 505 | 80% | 5 years | 3.79% | Fixed until 14 November 2025 | 4.89% | 4.5% APRC | N/A | £199 | 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 |
|-----|---------|-------------|-------|-----------------------------------|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 443 | 80% | 2 years | 3.64% | 1.25% discount from Society's SVR | 4.89% | 4.8% APRC | N/A | £199 | No |
| 444 | 60% | 2 years | 3.19% | 1.70% discount from Society's SVR | 4.89% | 4.7% APRC | N/A | £199 | No |

Buy to Let

| Ref | Max LTV | Deal Period | Rate | Description | Followed by SVR, currently | Overall Cost for Comparison | Arrangement Fee | Application Fee | Valuation Fee |
|-----|---------|-------------|-------|---------------------------------------|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 242 | 75% | 2 years | 3.49% | 2.50% discount from Society's BTL SVR | 5.99% | 5.8% APRC | £899 | £99 | Yes |

Standard Range

| Ref | Max LTV | Deal Period | Rate | Description | Followed by SVR, currently | Overall Cost for Comparison | Arrangement Fee | Application Fee | Valuation Fee |
|-----|---------|-------------|-------|-----------------------------------|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 451 | 80% | 2 years | 2.59% | 2.30% discount from Society's SVR | 4.89% | 4.6% APRC | N/A | £199 | No |
| 504 | 80% | 2 years | 3.74% | Fixed until 14 April 2023 | 4.89% | 4.7% APRC | N/A | £199 | No |
| 505 | 80% | 5 years | 3.79% | Fixed until 14 November 2025 | 4.89% | 4.5% APRC | N/A | £199 | 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 |
|-----|---------|-------------|-------|-----------------------------------|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 443 | 80% | 2 years | 3.64% | 1.25% discount from Society's SVR | 4.89% | 4.8% APRC | N/A | £199 | No |
| 444 | 60% | 2 years | 3.19% | 1.70% discount from Society's SVR | 4.89% | 4.7% APRC | N/A | £199 | No |

Buy to Let

| Ref | Max LTV | Deal Period | Rate | Description | Followed by SVR, currently | Overall Cost for Comparison | Arrangement Fee | Application Fee | Valuation Fee |
|-----|---------|-------------|-------|---------------------------------------|----------------------------|-----------------------------|-----------------|-----------------|---------------|
| 242 | 75% | 2 years | 3.49% | 2.50% discount from Society's BTL SVR | 5.99% | 5.8% APRC | £899 | £99 | Yes |

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

Additional Information - Applicable to all mortgage products unless specifically stated otherwise

- All NEU members will receive £100 cashback per application following completion of any mortgage
- 3% Early Repayment Charge applies to all products unless specifically stated otherwise
- For all 'No' valuation 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 Building Society Valuation Fee |
|--------------------------|--------------------------------------|
| £000 - £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 charges, will be independent of Teachers Building Society. We do not receive any commission.
- Visit smartsurvey.lgsurvey.co.uk/teachers now for further information and get an instant quote.



Teachers Building Society, Allenvie House, Hanham Road, Wimborne, Dorset BH21 1AG
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register no. 156580)

Effective from 11th November 2020