

Due to unprecedented demand, we're temporarily restricting our lending to a max LTV of 90% 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
551	95%	2 years	4.44%	TEACHER ONLY Fixed until 14 October 2023	4.89%	4.9% APRC	N/A	£199	No
552	95%	5 years	4.49%	TEACHER ONLY Fixed until 14 May 2026	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
563	90%	2 years	2.99%	TEACHER ONLY 1.90% discount from Society's SVR	4.89%	4.7% APRC	N/A	N/A	No
555	90%	2 years	3.74%	TEACHER ONLY Fixed until 14 May 2024	4.89%	4.8% APRC	£800	£199	No
556	90%	5 years	3.79%	TEACHER ONLY Fixed until 14 July 2026	4.89%	4.6% APRC	£800	£199	No
546	80%	2 years	2.89%	TEACHER ONLY 2.00% discount from Society's SVR	4.89%	4.7% 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
551	95%	2 years	4.44%	TEACHER ONLY Fixed until 14 October 2023	4.89%	4.9% APRC	N/A	£199	No
552	95%	5 years	4.49%	TEACHER ONLY Fixed until 14 May 2026	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
563	90%	2 years	2.99%	TEACHER ONLY 1.90% discount from Society's SVR	4.89%	4.7% APRC	N/A	N/A	No
555	90%	2 years	3.74%	TEACHER ONLY Fixed until 14 May 2024	4.89%	4.8% APRC	£800	£199	No
556	90%	5 years	3.79%	TEACHER ONLY Fixed until 14 July 2026	4.89%	4.6% APRC	£800	£199	No
546	80%	2 years	2.89%	TEACHER ONLY 2.00% discount from Society's SVR	4.89%	4.7% 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
545	90%	2 years	3.29%	1.60% discount from Society's SVR	4.89%	4.7% APRC	N/A	£199	No
522	80%	2 years	3.19%	1.70% discount from Society's SVR	4.89%	4.7% 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
545	90%	2 years	3.29%	1.60% discount from Society's SVR	4.89%	4.7% APRC	N/A	£199	No
522	80%	2 years	3.19%	1.70% discount from Society's SVR	4.89%	4.7% 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%	BUY TO LET 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.



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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register no. 156580)

Effective from 26th July 2021