

Intermediary Products at a glance For Intermediary Use Only

DISCOUNTED:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	RES02 01072	5.10%	7.7%	80%	£50,000	£750,000	2yrs-40yrs	£499 Product/Completion Fee, Free Standard Val
2 Year Discount	RES02 01071	5.45%	7.7%	90%	£50,000	£400,000	2yrs - 40yrs	Free Standard Val
FIXED:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	RES02 02093	5.79%	7.8%	95%	£50,000	£350,000	2yrs - 40yrs	Free Standard Val
3 Year Fixed	RES03 02096	5.50%	7.6%	95%	£50,000	£400,000	3yrs - 40yrs	£999 Product/Completion Fee, Free Standard Val
3 Year Fixed	RES02 02095	5.55%	7.6%	75%	£50,000	£750,000	3yrs - 40yrs	Free Standard Val
5 Year Fixed	RES03 02097	5.39%	7.2%	95%	£50,000	£400,000	5yrs - 40yrs	£999 Product/Completion Fee, Free Standard Val
5 Year Fixed	RES02 02094	5.79%	7.3%	95%	£50,000	£400,000	5yrs - 40yrs	Free Standard Val
5 Year Fixed	LTI03 03019	5.69%	7.2%	80%	£250,000	£750,000	5yrs - 40yrs	Free Standard Val (High Loan to Income)
JBSP:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
3 Year Discount	JBSP1 61022	5.15%	7.6%	95%	£50,000	£350,000	3yrs - 40yrs	Free Standard Val + £999 Comp Fee
JBSP with Family Deposit:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	FAPJB 66009	6.85%	7.9%	100%	£90,000	£400,000	5yrs - 40yrs	Security can be via Savings, Collateral Charge or Part & Part Free val for applicant & collateral provider
LENDING IN RETIREMENT:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	LIR05 74018	4.99%	7.8%	60%	£25,000	£500,000	2yrs-35yrs	£999 Product/Completion Fee, Free Standard Val
3 Year Fixed	LIR05 74014	5.49%	7.6%	60%	£25,000	£500,000	3yrs - 35yrs	Free Standard Val
5 Year Fixed	LIR05 74017	5.49%	7.3%	60%	£25,000	£500,000	5yrs - 35yrs	Free Standard Val
Term Discount	LIR05 74016	5.79%	6.0%	60%	£25,000	£500,000	2yrs - 35yrs	Free Standard Val + No ERC
SHARED OWNERSHIP:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	SHO03 82025	5.85%	7.9%	95% purchase 90% remortgage	£25,000	£350,000	2yrs - 40yrs	Free Standard Val - Repayment only
5 Year Fixed	SHO03 82026	5.45%	7.2%	95% purchase 90% remortgage	£25,000	£350,000	5yrs - 40yrs	Free Standard Val - Repayment only
SELF BULD (DIRECT):	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Discount	SBD02 60024	6.25%	8.1%	80%	£50,000	£500,000	2yrs - 35yrs	Not available on property within M25 area Comp Fee £1499

BUY TO LET:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	BTL02 42021	5.79%	7.9%	80%	£50,000	£500,000	2yrs - 40yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE Free Standard Val
FAMILY BUY TO LET:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	FBL2 40018	5.89%	7.4%	80%	£50,000	£500,000	5yrs - 40yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE Free Standard Val
HOLIDAY LET:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
2 Year Fixed	HBTL1 09014	5.99%	7.9%	80%	£50,000	£500,000	2yrs - 40yrs	Min Val/purchase price of £90,000 Min Val/purchase price of £70,000 in LE, NG or DE Free Standard Val
DMV:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
3 Year Fixed	DMV01 05001	5.85%	7.7%	95%	£25,000	£350,000	3yrs - 40yrs	Capital Repayment Only Free Standard Val
FAMILY DEPOSIT:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	FAP02 52008	6.75%	7.8%	100%	£90,000	£400,000	5yrs - 40yrs	Security can be via Savings, Collateral Charge or Part & Part Free Standard Val for borrower and Free Val for collateral provider
BUY FOR UNIVERSITY:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
Term Discount	B4UJB 65009	6.09%	6.4%	80%	£90,000	£400,000	1yr - 7yrs	No ERC, Free Standard Val, Traditional Cash Deposit
Term Discount	B4UJB 65010	6.19%	6.5%	100%	£90,000	£400,000	1yr - 7yrs	No ERC, Comp Fee £499, Free Standard Val for borrower and collateral provider Security can be via Savings, Collateral Charge or Part & Part Free val for applicant & collateral provider
PRIME PLUS 1:	Product Code	Rate	APRC	LTV	Min	Max	Term	Other Information
5 Year Fixed	ARES2 04012	6.89%	7.8%	70%	£50,000	£400,000	5yrs - 40yrs	Free Standard Val
5 Year Fixed	ALIR2 73012	7.19%	7.9%	60%	£25,000	£350,000	5yrs - 35yrs	Free Standard Val, Available to borrowers aged 80 or over at the end of the mortgage term
5 Year Fixed	ASHO1 84004	7.39%	8.1%	70%	£25,000	£350,000	5yrs - 40yrs	Free Standard Val, Available for Shared Ownership
5 Year Fixed	ABTL2 90003	7.39%	8.1%	70%	£50,000	£500,000	5yrs - 40yrs	Free Standard Val, Available for Business/Consumer BTL

Existing Loughborough Building Society Customers

If your clients move house, and the completion of the sale of your existing property and the purchase of your new property takes place on the same day, the early repayment charge will be waived, providing your clients take the new mortgage with the Society.

If your clients move house and there's a delay between the sale of their existing property and the purchase of their new property, the Early Repayment Charges (ERC) must be paid. However, if they take the new mortgage with the Society, the ERC will be refunded. This is providing that the application for the new mortgage is made no later than 3 months from the sale of their old property, and the completion of the new mortgage is no later than 6 months from the sale of their old property.

In both cases, if the new mortgage is less than the old mortgage, the ERC will be waived/refunded on the amount equivalent to the new (lower) mortgage balance. Additionally, for the new purchase, the mortgage application must meet our lending criteria at the time of application.

Full product details on website

Available in mainland England and Wales only

29-Oct-24