Product Information Sheet

Penrith building society For Intermediaries

FOR INTERMEDIARY USE ONLY

Information correct as of 20th October 2025

Product	Product Code	Distribution	Initial Rate	Initial Period	Reverts to	App Fee	Product Fee	Free Valuation	Free Legals	Max LTV	Min Loan	Max Loan	ERC	Features
National Purchase: 2 Year Fixed Rate	P060	• Broker • Direct	5.39%	2 Years	SVR	Nil	£999	No	No	80% C&I 50% Interest Only	£75,000	£450,000	2% in year 1 and 1% in year 2	• Overpayments up to 10% of the outstanding loan per annum • Portable
Heartland Purchase: 2 Year Discount See Note 11	P068	• Broker • Direct	4.99%	2 Years	SVR	Nil	Nil	No	No	90% C&I 50% Interest Only	£30,000	£750,000 See note 6 £500,000 See note 7	2% in year 1 and 1% in year 2	• A discount of 2.50% off the Society's SVR for 2 years, initial rate payable 4.99% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable
Heartland Remortgage: 2 Year Discount See notes 5, 9 and 11	R284	• Broker • Direct	4.99%	2 Years	SVR	Nil	Nil	Yes See note 4	Yes See notes 2 & 3	90% C&I 50% Interest Only	£30,000	£750,000 See note 6 £500,000 See note 7	2% in year 1 and 1% in year 2	• A discount of 2.50% off the Society's SVR for 2 years, initial rate payable 4.99% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable

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National Purchase: 2 Year Discount See note 5	P069	• Broker • Direct	4.99%	2 Years	SVR	Nil	£799	No	No	90% C&I 50% Interest Only	£30,000	£750,000 See note 6 £500,000 See note 7	2% in year 1 and 1% in year 2	• A discount of 2.50% off the Society's SVR for 2 years, initial rate payable 4.99% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable
National Remortgage: 2 Year Discount See note 9.	R285	• Broker • Direct	4.99%	2 Years	SVR	Nil	£799	Yes See note 4	Yes See notes 2 & 3	90% C&I 50% Interest Only	£30,000	£750,000 See note 6 £500,000 See note 7	2% in year 1 and 1% in year 2	• A discount of 2.50% off the Society's SVR for 2 years, initial rate payable 4.99% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable
Standard Variable Rate: Purchase & Remortgage See notes 1 and 5.	SV19	• Broker • Direct	7.49%	N/A	N/A	Nil	£500	No	No	90%C&I 50% Interest Only	£30,000	£750,000 See note 6 £450,000 See note 7	Yes See note 1	• None

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SPECIALIST PRODUCTS														
Special Situations See note 8	S806	• Broker • Direct	5.49%	3 Years	SVR	Nil	£799	No	No	80% C&I 50% Interest Only	£30,000	£400,000	2% in years 1 and 2 1% in year 3	• A discount of 2.00% off the Society's SVR for 3 years, initial pay rate of 5.49% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable
Multi-Unit Mortgage: Purchase and Remortgage See note 9	P055	• Broker • Direct	5.74%	3 Years	SVR	Nil	£799	No	No	80% C&I 50% Interest Only	£30,000	£500,000	2% in years 1 and 2 1% in year 3	• A discount of 1.75% off the Society's SVR for 3 years, initial rate payable 5.74% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable

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SPECIALIST PRODUCTS CONTINUED														
Self-Build and Renovation See note 11	P063	• Broker • Direct	5.89%	3 Years	SVR	Nil	£999	No	No	80% C&I 80% Interest Only (Only during build)	£30,000	£500,000	2% in years 1 and 2 1% in year 3	• A discount of 1.60% off the Society's SVR for 3 years, initial rate payable 5.89% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Where a suitable repayment strategy does not exist, then interest only is only permitted for up to 3 years from initial drawdown • Maximum number of instalments including the initial release is 5

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BUY TO LET														
Buy to Let: Purchase	P070	• Broker • Direct	5.09%	3 Years	SVR	Nil	£999	No	No	70%	£30,000	£500,000	2% in years 1 and 2 1% in year 3	• A discount of 2.40% off the Society's SVR for 3 years, initial rate payable 5.09% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable
Buy to Let: Remortgage See note 9	R286	• Broker • Direct	5.09%	3 Years	SVR	Nil	£999	Yes See note 4	Yes See notes 2 & 3	70%	£30,000	£500,000	2% in years 1 and 2 1% in year 3	• A discount of 2.40% off the Society's SVR for 3 years, initial rate payable 5.09% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable
Holiday Let: Purchase and Remortgage See note 9	P071	• Broker • Direct	5.09%	3 Years	SVR	Nil	£999	No	No	70%	£30,000	£500,000	2% in years 1 and 2 1% in year 3	• A discount of 2.40% off the Society's SVR for 3 years, initial rate payable 5.09% • The rate payable will not go below a floor rate of 3% during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable

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RESIDENTIAL ADDITIONAL BORROWING (EXISTING CUSTOMERS ONLY)														
Residential: Further Advance See note 5	F853	• Broker • Direct	5.49%	2 Years	SVR	Nil	£99	No	No	90% C&I 50% Int Only	£15,000	£750,000 See note 6 £450,000 See note 7 (including existing mortgage balance)	2% in year 1 and 1% in year 2	• A discount of 2.00% off the Society's SVR for 2 years, initial rate payable 5.49% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum

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EXPAT AND FOREIGN CURRENCY														
Expat Residential: Purchase and Remortgage	P064	• Broker • Direct	5.59%	3 Years	SVR	Nil	£1,499	No	No	80% C&I 50% Interest Only	£50,000	£450,000	2% in years 1 and 2 1% in year 3	• A discount of 1.90%, off the Society's SVR for 3 years, initial rate payable 5.59% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable
Foreign Currency: Purchase and Remortgage	P065	• Broker • Direct	5.59%	3 Years	SVR	Nil	£1,499	No	No	80% C&I 50% Interest Only	£50,000	£450,000	2% in years 1 and 2 1% in year 3	• A discount of 1.90%, off the Society's SVR for 3 years, initial rate payable 5.59% • The rate payable will not go below a floor rate of 3% during the discounted period. • Overpayments up to 10% of the outstanding loan, per annum • Portable

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EXPAT AND FOREIGN CURRENCY CONTINUED														
Expat Holiday Let: Purchase and Remortgage See note 9.	P067	• Broker • Direct	5.99%	3 Years	SVR	Nil	£1,499	No	No	70%	£75,000	£450,000	2% in years 1 and 2 1% in year 3	• A discount of 1.50%, off the Society's SVR for 3 years, initial rate payable of 5.99% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable
Expat BTL: Purchase	P066	• Broker • Direct	5.79%	3 Years	SVR	Nil	£1,499	No	No	70%	£75,000	£450,000	2% in years 1 and 2 1% in year 3	• A discount of 1.70% off the Society's SVR for 3 years, initial rate payable 5.79% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable

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Expat and Foreign Currency continued														
Expat BTL: Remortgage See note 9.	R283	• Broker Direct	5.79%	3 Years	SVR	Nil	£1,499	Yes See note 4	No	70%	£75,000	£450,000	2% in years 1 and 2 1% in year 3	• A discount of 1.70% off the Society's SVR for 3 years, initial rate payable of 5.79% • The rate payable will not go below a floor rate of 3% during the discounted period • Overpayments up to 10% of the outstanding loan, per annum • Portable

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Products can be withdrawn at any time without notice. Terms and conditions apply.

1. SVR – Standard Variable Rate (currently 7.49%). If HLC paid by Society, then this is repayable if loan redeemed within first 2 years.
2. Solicitors Fees: The Society's nominated Solicitors must act for both the Society and the applicant. For mortgage applications where additional legal work is required, the applicant will be liable for any additional legal fees, but these will be agreed between the applicant and the Solicitor before the additional work is carried out. Once legal works have commenced if the applicant withdraws from the transaction or fails to take up the mortgage advance then the applicant will become responsible for all the legal costs without contribution from the Society.
3. The Society will pay legal costs (excluding stamp duty).
4. Free basic valuation available. Max property value £1m. For properties £1m+, valuation fee to be paid by applicant.
5. Higher lending charge paid by Penrith Building Society.
6. Max Loan amount for up to 80% LTV.
7. Max Loan Amount for up to 90% LTV
8. Special Situations scheme is for residential applications that fall outside of the Society's standard lending criteria. Contact us for further information.
9. In the case of remortgages, the title of the property to be mortgaged must be registered at the land registry prior to making an application.
10. Plot/property must be located in Cumbria, Northumberland, Tyne & Wear, County Durham, Yorkshire, Lancashire, Dumfries & Galloway or the Scottish Borders.
11. Security property must be main residence and located in Cumbria, Northumberland, Tyne & Wear, County Durham, Yorkshire, Lancashire, Dumfries & Galloway and Scottish Borders.

■ ERC calculated on outstanding loan balance less the permitted 10% overpayment allowance.