Product Information Sheet

Penrith building society
For Intermediaries

FOR INTERMEDIARY USE ONLY

Information correct as of 30th July 2026

HEARTLAND PURCHASE RANGE[1]

Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
2 Year Discount	P111	5.14%	2.35%	2 Years	SVR	Nil	Yes[2]	No	80%	50%	£30,000	£750,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
	P112	5.29%	2.20%						90%	N/A		£500,000		
2 Year Fixed	P115	5.39%	N/A	2 Years		Nil	Yes[2]	No	80%	50%	£30,000	£750,000	2%/1%	
	P116	5.69%	N/A						90%	N/A		£500,000		
5 Year Fixed	P118	5.54%	N/A	5 Years		Nil	Yes[2]	No	80%	50%	£30,000	£750,000	5%/4%/3%/2%/1%	
	P119	5.79%	N/A						90%	N/A		£500,000		

HEARTLAND FIRST TIME BUYER ONLY RANGE[1]

Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
2 Year Fixed	P117	5.84%	N/A	2 Years	SVR	Nil	Yes[2]	No	95%	N/A	£30,000	£250,000	2%/1%	
5 Year Fixed	P120	5.94%	N/A	5 Years		Nil	Yes[2]	No	95%	N/A	£30,000	£250,000	5%/4%/3%/2%/1%	

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HEARTLAND REMORTGAGE RANGE[1]														
Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
2 Year Discount	R307	5.24%	2.25%	2 Years	SVR	Nil	Yes[2]	Yes[3&4]	80%	50%	£30,000	£750,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
	R308	5.39%	2.10%						90%	N/A		£500,000		

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NATIONAL PURCHASE RANGE														
Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
2 Year Discount	P113	5.14%	2.35%	2 Years	SVR	£999	No	No	80%	50%	£30,000	£750,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
	P114	5.29%	2.20%						90%	N/A		£500,000		

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NATIONAL REMORTGAGE RANGE														
Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
2 Year Discount	R309	5.24%	2.25%	2 Years	SVR	£999	No	No	80%	50%	£30,000	£750,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
	R310	5.39%	2.10%						90%	N/A		£500,000		

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RESIDENTIAL FURTHER ADVANCE RANGE														
Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
2 Year Discount	F866	5.24%	2.25%	2 Years	SVR	£99	No	No	80%	50%	£30,000	£750,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
	F867	5.39%	2.10%						90%	N/A		£500,000		

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SPECIALIST PRODUCTS														
Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
Self-Build & Renovation 3 Year Discount	P122	6.24%	1.25%	3 Years	SVR	£1,499	No	No	80%	50%	£30,000	£500,000	No ERC	The rate payable will not go below a floor rate of 3% during the discounted period
Special Situations[5] 3 Year Discount	S808	5.74%	1.75%	3 Years		£999	No	No	80%	50%	£30,000	£400,000	1%/1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
Multi-Unit Mortgage 3 Year Discount	P121	5.99%	1.50%	3 Years		£999	No	No	80%	50%	£30,000	£500,000	1%/1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period

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BUY TO LET & HOLIDAY LET RANGE														
Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
Buy to Let[6]: 2 Year Discount	P123	5.53%	1.96%	2 Years	SVR	£999	No	No	75%	75%	£30,000	£500,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
Holiday Let[6]: 2 Year Discount	P124	5.63%	1.86%	2 Years		£999	No	No	75%	75%	£30,000	£500,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
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EXPAT AND FOREIGN CURRENCY RANGE														
Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Features
									C&I	IO	Min	Max		
Expat Residential[6]: 2 Year Discount	P125	5.58%	1.91%	2 Years	SVR	£1,499	No	No	80%	50%	£50,000	£450,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
Foreign Currency[6]: 2 Year Discount	P127	5.58%	1.91%	2 Years		£1,499	No	No	80%	50%	£50,000	£450,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
Expat Residential: 2 Year Fixed **House Purchase Only**	P126	5.88%	N/A	2 Years		£1,499	No	No	80%	50%	£50,000	£450,000	2%/1%	
Expat Buy to Let[6]: 2 Year Discount	P129	5.68%	1.81%	2 Years		£1,499	No	No	75%	75%	£75,000	£450,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period
Expat Holiday Let[6]: 2 Year Discount	P128	5.78%	1.71%	2 Years		£1,499	No	No	75%	75%	£75,000	£450,000	1%/0.5%	The rate payable will not go below a floor rate of 3% during the discounted period

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STANDARD VARIABLE RATE														
Product	Product Code	Initial Rate	Discount off SVR	Initial Period	Reverts to	Product Fee	Free Valuation	Free Legals	Max LTV		Loan		ERC	Notes
									C&I	IO	Min	Max		
Standard Variable Rate Purchase & Remortgage	SV19	7.49%	N/A	N/A	N/A	£500	No	No	75%	50%	£30,000	£750,000	N/A	If HLC paid by Society, then this is repayable if loan redeemed within first 2 years
									90%	N/A		£450,000		

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IMPORTANT INFORMATION

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

1. Security property must be main residence and located in Cumbria or Lancashire (CA or LA postcodes).
2. Free basic valuation available. Max property value £1m. For properties £1m+, valuation fee to be paid by applicant.
3. 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.
4. The Society will pay legal costs (excluding stamp duty).
5. Special Situations scheme is for residential applications that fall outside of the Society’s standard lending criteria. Contact us for further information.
6. 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.

- Overpayments up to 10% of the outstanding loan permissible, per annum, without incurring an ERC charge
- ERC calculated on outstanding loan balance less the permitted 10% overpayment allowance.
- For loans greater than 80% LTV, the Higher Lending Charge is paid for by Penrith Building Society
- All products, except for our Standard Variable Rate, are Portable