

2 Year Fixed (until 1 February 2026)

Loan to value	Fixed rate from start until 1 February 2026	then our standard variable mortgage rate from 2 February 2026 until end of mortgage	The overall cost for comparison is
Option 1			
90.1% to 95%	5.83%	8.24%	7.9% APRC
Arrangement fee: £0 Early Repayment Charge Period : Until 1 February 2026			
Option 2			
Up to 95%	6.11%	8.24%	8.0% APRC
First Time Buyer & Home Mover £1,000 Cashback Arrangement fee: £0 Early Repayment Charge Period: Until 1 February 2026			
Representative Example:			
A mortgage of £90,000 payable over 17 years initially on this fixed rate product until 1 February 2026 at 5.83% and then on our Standard Variable Mortgage Rate (SVR), currently 8.24% for the remaining term of the mortgage, would require 24 monthly payments of £696.32 and 180 monthly payments of £808.84.			
The total amount payable would be £162,432.88 made up of the loan amount plus interest (£72,302.88), arrangement fee (£0), valuation fee (£0) and other lending fees (£130).			
The overall cost for comparison is 7.9% APRC representative.			

In addition, for our products shown on this page you:

- can add the arrangement fee to your mortgage (if applicable), or pay it at the time of your application, subject to the maximum LTV
- will not be charged for the valuation of your property (up to a value of £750,000)
- can repay lump sums without any early repayment charge (up to 10% per annum each financial year (1 April– 31 March) of the outstanding balance as at 1 April each year) – full details will be found in your Mortgage Illustration and mortgage offer

Important Information

The availability of these fixed rates is limited and we may withdraw or change the terms of the products (or both) at any time before we have received your completed mortgage application form and the appropriate arrangement fee. Rates on future fixed rate products may be higher or lower than these particular fixed rates. Completion of a mortgage application form and payment of the appropriate arrangement fee guarantees the availability of the funds you require at the particular fixed rate for one month subject to the application meeting the Society's lending criteria. Your mortgage must then be completed within six months of the Society's Offer of Loan.

The arrangement fee is not refundable under any circumstances, unless your mortgage application is declined before a mortgage valuation is carried out because it does not meet the Society's lending criteria. The arrangement fee may be added to the loan, subject to maximum LTV limits on the product. The arrangement fee is not transferable to any other product. If you take out a fixed rate mortgage we guarantee that your mortgage interest rate will not change before the end of the fixed rate period. It is therefore important that you take into consideration the fact that if you take a variable interest rate mortgage, the interest rate you pay may be lower (either now or in the future) than the fixed rates shown in this leaflet.

If a new lower fixed rate product becomes available before your new loan starts you will only be able to take advantage of the lower rate if you apply for it and pay an additional arrangement fee for the new product.

Annual Percentage Rate of Charge (APRC)

APRC figures provide an indicative guide to help you compare the costs (including other charges) of different mortgage products. We have worked out the APRCs on the products on the assumption that after the term of the special offer, our standard variable mortgage rate (SVR) will apply, currently 8.24%. In practice, APRCs will vary as variable mortgage rates change.

Loan to value (LTV)

Loan to value is the size of your loan as a percentage of the value of the property or the price paid for the property, whichever is lower.

Maximum loan size

The maximum amount that can be borrowed at each LTV band is as follows:

- Up to 75% LTV = £2,000,000
- Up to 85% LTV = £750,000
- Up to 95% LTV = £450,000

Early Repayment Charges

If you decide to repay your loan in full or in part within the early repayment charge period, or if we take possession of your property and sell it within this period, you will have to repay an early repayment charge which is a proportion of the amount repaid.

For 2 year fixed rates this will be 2% before 2 February 2025 and 1% before 2 February 2026 of the amount repaid.

The early repayment charge period commences when your loan begins, or when you take this product if your loan has already commenced. Further details of these charges can be found in our leaflet 'Mortgages and Additional Loans – Important Information' and full details will be shown in your Mortgage Illustration and mortgage offer.

For loans in excess of £2,000,000, please contact the Society for further details.

This leaflet should be read in conjunction with the following leaflets

- **Mortgages**
- **Mortgage and Additional Loans – Important Information**

Your mortgage is secured on your home. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage



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5 Year Fixed (until 1 February 2029)

Loan to value	Fixed rate from start until 1 February 2029	then our standard variable mortgage rate from 2 February 2029 until end of mortgage	The overall cost for comparison is
Option 1			
90.1% to 95%	5.25%	8.24%	7.4% APRC
Arrangement fee: £0 Early Repayment Charge Period: Until 1 February 2029			
Option 2			
Up to 95%	5.39%	8.24%	7.4% APRC
Arrangement fee: £0 Early Repayment Charge Period: Until 1 February 2029 Cashback: £1000			
Representative Example: A mortgage of £127,000 payable over 35 years initially on this fixed rate product until 1 February 2029 at 5.25% and then on our Standard Variable Mortgage Rate (SVR), currently 8.24% for the remaining term of the mortgage, would require 60 monthly payments of £661.34 and 360 monthly payments of £898.94. The total amount payable would be £363,428.80 made up of the loan amount plus interest (£236,298.80), arrangement fee (£0), valuation fee (£0) and other lending fees (£130). The overall cost for comparison is 7.4% APRC representative.			

In addition, for our products shown on this page you:

- can add the arrangement fee to your mortgage (if applicable), or pay it at the time of your application, subject to the maximum LTV
- will not be charged for the valuation of your property (up to a value of £750,000)
- can repay lump sums without any early repayment charge (up to 10% per annum each financial year (1 April – 31 March) of the outstanding balance as at 1 April each year) – full details will be found in your Mortgage Illustration and mortgage offer

Important Information

The availability of these fixed rates is limited and we may withdraw or change the terms of the products (or both) at any time before we have received your completed mortgage application form and the appropriate arrangement fee. Rates on future fixed rate products may be higher or lower than these particular fixed rates. Completion of a mortgage application form and payment of the appropriate arrangement fee guarantees the availability of the funds you require at the particular fixed rate for one month subject to the application meeting the Society's lending criteria. Your mortgage must then be completed within six months of the Society's Offer of Loan.

The arrangement fee is not refundable under any circumstances, unless your mortgage application is declined before a mortgage valuation is carried out because it does not meet the Society's lending criteria. The arrangement fee may be added to the loan, subject to maximum LTV limits on the product. The arrangement fee is not transferable to any other product. If you take out a fixed rate mortgage we guarantee that your mortgage interest rate will not change before the end of the fixed rate period. It is therefore important that you take into consideration the fact that if you take a variable interest rate mortgage, the interest rate you pay may be lower (either now or in the future) than the fixed rates shown in this leaflet.

If a new lower fixed rate product becomes available before your new loan starts you will only be able to take advantage of the lower rate if you apply for it and pay an additional arrangement fee for the new product.

Annual Percentage Rate of Charge (APRC)

APRC figures provide an indicative guide to help you compare the costs (including other charges) of different mortgage products. We have worked out the APRCs on the products on the assumption that after the term of the special offer, our standard variable mortgage rate (SVR) will apply, currently 8.24%. In practice, APRCs will vary as variable mortgage rates change.

Loan to value (LTV)

Loan to value is the size of your loan as a percentage of the value of the property or the price paid for the property, whichever is lower.

Maximum loan size

The maximum amount that can be borrowed at each LTV band is as follows:

- Up to 75% LTV = £2,000,000
- Up to 85% LTV = £750,000
- Up to 95% LTV = £450,000

Early Repayment Charges

If you decide to repay your loan in full or in part within the early repayment charge period, or if we take possession of your property and sell it within this period, you will have to repay an early repayment charge which is a proportion of the amount repaid.

For 5 year fixed rates this will be 5% before 2 February 2025, 4% before 2 February 2026, 3% before 2 February 2027, 2% before 2 February 2028 and 1% before 2 February 2029 of the amount repaid.

The early repayment charge period commences when your loan begins, or when you take this product if your loan has already commenced. Further details of these charges can be found in our leaflet 'Mortgages and Additional Loans – Important Information' and full details will be shown in your Mortgage Illustration and mortgage offer.

For loans in excess of £2,000,000, please contact the Society for further details.

This leaflet should be read in conjunction with the following leaflets

- Mortgages
- Mortgage and Additional Loans – Important Information

Your mortgage is secured on your home. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage



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