



This document is for use by mortgage intermediaries and other professionals only

## Mortgage Product Range

---

We offer a comprehensive range of mortgage products – this guide outlines the rates, fees, features and benefits to your client.

Whatever your clients needs and circumstances we will have a product to suit.

To contact your local Business Development Manager please visit our website:  
<http://www.newcastleis.co.uk/MeetTheBDMTeam.aspx> or call our Intermediary Support Team on 0345 602 2338.

Our lines are open 8am - 6pm Monday to Friday with live chat available 9am - 5pm

Or email us at: [intermediary.lending@newcastle.co.uk](mailto:intermediary.lending@newcastle.co.uk)

# Contents

Pages 3 & 4 Repayment products

Page 4 Government First Home Scheme

Page 5 Deposit Unlock and Interest Only

Page 6 JMSP

Page 7 Buy to Let and Help to Buy

Page 8 Large Loan products

Page 9 Self Build & Custom Build products



# Mortgage Product Range



## Repayment range - Effective Friday 29th October 2021

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Up to 80% LTV - Two Year Products</b>										
2 Year Discounted Rate Product Code EDIS149	1.80%	29.02.2024	1% of amount repaid	3.60%	80%	£0	£0	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII040	1.75%	29.02.2024	2%, 1% of amount repaid	3.60%	80%	£0	£999	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII041	2.25%	29.02.2024	2%, 1% of amount repaid	3.70%	80%	£0	£0	£50,000	£1,000,000	£500 Cashback Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
<b>Up to 80% LTV - Five Year Products</b>										
5 Year Fixed Rate Product Code EFII045	3.05%	28.02.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.60%	80%	£0	£0	£50,000	£1,000,000	£500 Cashback Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
<b>Up to 85% LTV - Two Year Products</b>										
2 Year Discounted Rate Product Code EDIS144	1.90%	29.02.2024	1% of amount repaid	3.70%	85%	£0	£0	£50,000	£500,000	Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII027	2.30%	29.02.2024	2%, 1% of amount repaid	3.80%	85%	£0	£999	£30,000	£500,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII028	2.55%	29.02.2024	2%, 1% of amount repaid	3.80%	85%	£0	£0	£50,000	£500,000	£500 Cashback Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
<b>Up to 85% LTV - Five Year Products</b>										
5 Year Fixed Rate Product Code EFII029	2.85%	28.02.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	85%	£0	£999	£30,000	£500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code EFII030	3.09%	28.02.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	85%	£0	£0	£50,000	£500,000	£500 Cashback Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)

\* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

\*\* Products will revert to the Society's Standard Variable Rate (Currently 3.96%)

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Up to 90% LTV - Two Year Products</b>										
2 Year Discounted Rate										Free standard valuation up to £500,000
Product Code EDIS145	2.14%	29.02.2024	1% of amount repaid	3.70%	90%	£0	£0	£50,000	£500,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										Increased Overpayments Permitted (10% per annum)
Product Code EFII031	2.39%	29.02.2024	2%, 1% of amount repaid	3.80%	90%	£0	£999	£30,000	£500,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										£500 Cashback
Product Code EFII032	2.65%	29.02.2024	2%, 1% of amount repaid	3.80%	90%	£0	£0	£50,000	£500,000	Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
<b>Up to 90% LTV - Five Year Products</b>										
5 Year Fixed Rate										Increased Overpayments Permitted (10% per annum)
Product Code EFII033	2.95%	28.02.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	90%	£0	£999	£30,000	£500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										£500 Cashback
Product Code EFII034	3.15%	28.02.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	90%	£0	£0	£50,000	£500,000	Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
<b>Up to 95% LTV - Two Year Products</b>										
2 Year Discounted Rate										Increased Overpayments Permitted (10% per annum)
Product Code EDIS143	3.19%	29.02.2024	1% of amount repaid	3.90%	95%	£0	£0	£50,000	£400,000	Free standard valuation up to £500,000
2 Year Fixed Rate										Increased Overpayments Permitted (10% per annum)
Product Code EFII023	2.45%	29.02.2024	2%, 1% of amount repaid	3.80%	95%	£0	£999	£30,000	£400,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										£500 Cashback
Product Code EFII024	2.79%	29.02.2024	2%, 1% of amount repaid	3.80%	95%	£0	£0	£50,000	£400,000	Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
<b>Up to 95% LTV - Five Year Products</b>										
5 Year Fixed Rate										Increased Overpayments Permitted (10% per annum)
Product Code EFII025	2.89%	28.02.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	95%	£0	£999	£30,000	£400,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										£500 Cashback
Product Code EFII026	3.19%	28.02.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	95%	£0	£0	£50,000	£400,000	Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)

\* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

\*\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

#### Government First Homes range - Effective Wednesday 19th January 2022

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Up to 75% LTV - Two Year Products</b>										
2 Year Fixed Rate										Increased Overpayments Permitted (10% per annum)
Product Code GFHS005	2.35%	30.06.2024	2%, 1% of amount repaid	3.70%	75%	£0	£0	£50,000	£237,500	Free standard valuation up to £500,000
<b>Up to 75% LTV - Five Year Products</b>										
5 Year Fixed Rate										Increased Overpayments Permitted (10% per annum)
Product Code GFHS006	2.45%	30.06.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	75%	£0	£0	£50,000	£237,500	Free standard valuation up to £500,000

\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

These products are exclusively available to first time buyers and key workers who are eligible under the First Home Scheme to qualify for the discounted purchase price of the property.

**Deposit Unlock range - Effective Friday 22nd October 2021**

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Up to 95% LTV - Two Year Products</b>										
2 Year Fixed Rate	2.79%	29.02.2024	2%, 1% of amount repaid	3.80%	95%	£0	£0	£50,000	£570,000	£500 Cashback
Product Code DEPU007										Free standard valuation up to £500,000
										Increased Overpayments Permitted (10% per annum)
<b>Up to 95% LTV - Five Year Products</b>										
5 Year Fixed Rate	3.19%	28.02.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.70%	95%	£0	£0	£50,000	£570,000	£500 Cashback
Product Code DEPU008										Free standard valuation up to £500,000
										Increased Overpayments Permitted (10% per annum)

\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

These products are exclusively available to customers who are purchasing a New Build property as part of the Deposit Unlock Scheme. The scheme is available through Barratts, Bellway, Keepmoat, Vistry, Crest Nicholson, Bewley Homes, Bloor Homes, Countryside Properties, Croudace Homes, Davidsons Developments, Fairview New Homes, Hill Holdings, Redrow Homes and Thakeham Homes.

**Interest Only range - Effective Wednesday 22nd December 2021**

(These products should be used where the loan is arranged on a part Interest Only and part Repayment basis)

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Up to 80% LTV - Two Year Products</b>										
2 Year Fixed Rate	2.39%	30.04.2024	2%, 1% of amount repaid	3.80%	80%	£0	£999	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII069										
2 Year Fixed Rate	2.75%	30.04.2024	2%, 1% of amount repaid	3.80%	80%	£0	£0	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII072										
<b>Up to 80% LTV - Five Year Products</b>										
5 Year Fixed Rate	2.89%	30.04.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.60%	80%	£0	£999	£30,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII070										
5 Year Fixed Rate	2.95%	30.04.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	80%	£0	£0	£50,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII071										Free standard valuation up to £500,000

\* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

\*\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

Joint Mortgage Sole Proprietor range - Effective Friday 22nd October 2021

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>JMSP - Two Year Products</b>										
2 Year Fixed Rate Product Code JMSP083	2.70%	29.02.2024	2%, 1% of amount repaid	3.80%	80%	£0	£0	£25,000	£1,000,000	Increased Overpayments Permitted (10% per annum) Free standard valuation up to £500,000
2 Year Fixed Rate Product Code JMSP079	2.80%	28.02.2024	2%, 1% of amount repaid	3.80%	85%	£0	£0	£25,000	£500,000	Increased Overpayments Permitted (10% per annum) Free standard valuation up to £500,000
2 Year Fixed Rate Product Code JMSP080	3.20%	28.02.2024	2%, 1% of amount repaid	3.90%	90%	£0	£0	£25,000	£500,000	Increased Overpayments Permitted (10% per annum) Free standard valuation up to £500,000
2 Year Fixed Rate Product Code JMSP081	3.69%	28.02.2024	2%, 1% of amount repaid	4.00%	95%	£0	£0	£25,000	£400,000	Increased Overpayments Permitted (10% per annum) Free standard valuation up to £500,000

\*\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

**Buy to Let range - Effective Tuesday 30th November 2021**

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Buy-To-Let (Consumer &amp; Business) - Two Year Products</b>										
2 Year Fixed Rate	2.19%	31.05.2024	2%, 1% of amount repaid	3.80%	75%	£0	£1,499	£50,000	£500,000	Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
Product Code CON - EBTL498 BUS - EBTL499										
<b>Buy-To-Let (Consumer &amp; Business) - Five Year Products</b>										
5 Year Fixed Rate	2.45%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	75%	£0	£0	£50,000	£500,000	£500 Cashback Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
Product Code CON - EBTL496 BUS - EBTL497										

\* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

\*\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

**Help To Buy - Effective Wednesday 22nd December 2021**

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Help To Buy - Two Year Products</b>										
2 Year Fixed Rate	2.19%	30.04.2024	2%, 1% of amount repaid	3.70%	75%	£0	£0	£50,000	£450,000	£500 Cashback Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
Product Code EFII073										
2 Year Fixed Rate (Remortgage only)	3.55%	30.04.2024	2%, 1% of amount repaid	4.00%	95%	£0	£0	£50,000	£450,000	£1000 Cashback Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
Product Code EFII075										
<b>Help To Buy - Five Year Products</b>										
5 Year Fixed Rate	2.49%	30.04.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	75%	£0	£0	£50,000	£450,000	£500 Cashback Free standard valuation up to £500,000 Increased Overpayments Permitted (10% per annum)
Product Code EFII074										

\* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

\*\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)

Large Loan - Effective Wednesday 19th January 2022

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Large Loan - Two Year Products</b>										
2 Year Discounted Rate Product Code EDIS153	1.75%	30.06.2024	1% of amount repaid	3.60%	65%	£0	£1,499	£1,500,001	£2,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Discounted Rate Product Code EDIS154	1.90%	30.06.2024	1% of amount repaid	3.60%	75%	£0	£1,499	£1,000,001	£1,500,000	Increased Overpayments Permitted (10% per annum)
2 Year Discounted Rate Product Code EDIS155	2.00%	30.06.2024	1% of amount repaid	3.70%	80%	£0	£1,499	£500,001	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII082	2.39%	30.06.2024	2%, 1% of amount repaid	3.70%	65%	£0	£1,499	£1,500,001	£2,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII081	2.40%	30.06.2024	2%, 1% of amount repaid	3.70%	75%	£0	£1,499	£1,000,001	£1,500,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII080	2.40%	30.06.2024	2%, 1% of amount repaid	3.70%	80%	£0	£1,499	£500,001	£1,000,000	Increased Overpayments Permitted (10% per annum)
<b>Large Loan - Five Year Products</b>										
5 Year Fixed Rate Product Code EFII083	2.65%	30.06.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	75%	£0	£1,499	£1,000,001	£1,500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code EFII084	2.65%	30.06.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	80%	£0	£1,499	£500,001	£1,000,000	Increased Overpayments Permitted (10% per annum)

\* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

\*\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)



**Self Build & Custom Build range - Effective Wednesday 19th January 2022**

Term and Rate Type	Initial Rate**	Maturity Date	Early Repayment Charge (ERC)	Annual Percentage Rate of Charge (APRC)	Loan to Value (LTV)	Reservation Fee	Completion Fee*	Minimum Loan Amount	Maximum Loan Amount	Incentives
<b>Self-Build &amp; Custom-Build</b>										
2 Year Variable Rate Product Code SELF176 CUST152	5.49%	30.06.2024	1% of amount repaid	4.40%	85%	£0	£999	£50,000	£600,000	Increased Overpayments Permitted (10% per annum)
2 Year Variable Rate Product Code SELF182 CUST154	5.79%	30.06.2024	N/A	4.40%	85%	£0	£0	£50,000	£600,000	N/A
<b>Self-Build Only</b>										
2 Year Variable Rate Product Code SELF178	5.69%	30.06.2024	1% of amount repaid	4.40%	85%	£0	£0	£50,000	£600,000	Increased Overpayments Permitted (10% per annum) MIG paid by NBS
<b>Self-Build &amp; Custom-Build - Accelerate products</b>										
2 Year Variable Rate (Accelerate) Product Code SELF183 CUST157	5.59%	30.06.2024	1% of amount repaid	4.40%	85%	£0	£999	£50,000	£600,000	Increased Overpayments Permitted (10% per annum)
2 Year Variable Rate (Accelerate) Product Code SELF181 CUST155	5.79%	30.06.2024	N/A	4.40%	85%	£0	£0	£50,000	£600,000	N/A

\* Completion fees may be added to the loan provided the maximum Loan to Value (LTV) is not exceeded.

\*\* Products will revert the to the Society's Standard Variable Rate (Currently 3.96%)