



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

Existing Customer Exclusive 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

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Existing Customer Product Range



Effective Monday 24th 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
Up to 60% LTV - Two Year Products										
2 Year Fixed Rate										
Product Code EFII085	1.79%	31.05.2024	2%, 1% of amount repaid	3.70%	60%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										
Product Code EFII086	1.99%	31.05.2024	2%, 1% of amount repaid	3.60%	60%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Up to 60% LTV - Five Year Products										
5 Year Fixed Rate										
Product Code EFII097	2.29%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.30%	60%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										
Product Code EFII098	2.39%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.20%	60%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Up to 75% LTV - Two Year Products										
2 Year Fixed Rate										
Product Code EFII087	2.09%	31.05.2024	2%, 1% of amount repaid	3.60%	75%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Up to 80% LTV - Two Year Products										
2 Year Discounted Rate										
Product Code EDIS156	1.39%	31.05.2024	1% of amount repaid	3.60%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										
Product Code EFII089	1.89%	31.05.2024	2%, 1% of amount repaid	3.70%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate										
Product Code EFII088	2.09%	31.05.2024	2%, 1% of amount repaid	3.60%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Up to 80% LTV - Three Year Products										
3 Year Fixed Rate										
Product Code EFII090	2.29%	31.05.2025	3%, 2%, 1% of amount repaid	3.50%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Up to 80% LTV - Five Year Products										
5 Year Fixed Rate										
Product Code EFII099	2.29%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.30%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate										
Product Code EFII100	2.39%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.20%	80%	£0	£0	£1,000	£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 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
Up to 85% LTV - Two Year Products										
2 Year Discounted Rate	1.49%	31.05.2024	1% of amount repaid	3.60%	85%	£0	£999	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EDIS158										
2 Year Fixed Rate	2.20%	31.05.2024	2%, 1% of amount repaid	3.70%	85%	£0	£499	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII092										
2 Year Fixed Rate	2.30%	31.05.2024	2%, 1% of amount repaid	3.70%	85%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII091										
Up to 85% LTV - Five Year Products										
5 Year Fixed Rate	2.59%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	85%	£0	£499	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII102										
5 Year Fixed Rate	2.69%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	85%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII101										
Up to 90% LTV - Two Year Products										
2 Year Discounted Rate	1.79%	31.05.2024	1% of amount repaid	3.70%	90%	£0	£999	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EDIS157										
2 Year Fixed Rate	2.29%	31.05.2024	2%, 1% of amount repaid	3.70%	90%	£0	£499	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII093										
2 Year Fixed Rate	2.39%	31.05.2024	2%, 1% of amount repaid	3.70%	90%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII094										
Up to 90% LTV - Five Year Products										
5 Year Fixed Rate	2.69%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	90%	£0	£499	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII103										
5 Year Fixed Rate	2.89%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	90%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII104										
Up to 95% LTV - Two Year Products										
2 Year Discounted Rate	2.35%	31.05.2024	1% of amount repaid	3.80%	95%	£0	£999	£1,000	£400,000	Increased Overpayments Permitted (10% per annum)
Product Code EDIS159										
2 Year Fixed Rate	2.39%	31.05.2024	2%, 1% of amount repaid	3.70%	95%	£0	£499	£1,000	£400,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII095										
2 Year Fixed Rate	2.65%	31.05.2024	2%, 1% of amount repaid	3.70%	95%	£0	£0	£1,000	£400,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII096										
Up to 95% LTV - Five Year Products										
5 Year Fixed Rate	2.79%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	95%	£0	£499	£1,000	£400,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII105										
5 Year Fixed Rate	2.99%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	95%	£0	£0	£1,000	£400,000	Increased Overpayments Permitted (10% per annum)
Product Code EFII106										
* 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%)										

Interest Only - Effective Monday 24th 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
Interest Only - Two Year Product										
2 Year Discounted Rate Product Code EDIS160	2.19%	31.05.2024	1% of amount repaid	3.80%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII107	2.05%	31.05.2024	2%, 1% of amount repaid	3.80%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII108	2.19%	31.05.2024	2%, 1% of amount repaid	3.80%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Interest Only - Five Year Product										
5 Year Fixed Rate Product Code EFII109	2.39%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.60%	80%	£0	£999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code EFII110	2.49%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	80%	£0	£0	£1,000	£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%)

Buy-to-Let - Effective Monday 24th 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
Buy-to-Let (Consumer & Business) - Two Year Product										
2 Year Fixed Rate Product Code CON - EBTL500 BUS - EBTL501	2.39%	31.05.2024	2%, 1% of amount repaid	3.70%	75%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Buy-to-Let (Consumer & Business) - Five Year Product										
5 Year Fixed Rate Product Code CON - EBTL502 BUS - EBTL503	2.29%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	75%	£0	£1,499	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code CON - EBTL504 BUS - EBTL505	2.45%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.30%	75%	£0	£0	£1,000	£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%)

Joint Mortgage Sole Proprietor - Effective Monday 24th 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
Up to 80% LTV										
2 Year Fixed Rate Product Code JMSP088	2.60%	31.05.2024	2%, 1% of amount repaid	3.70%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code JMSP092	2.89%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	80%	£0	£0	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
Up to 85% LTV										
2 Year Fixed Rate Product Code JMSP089	2.70%	31.05.2024	2%, 1% of amount repaid	3.80%	85%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code JMSP093	3.19%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.60%	85%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Up to 90% LTV										
2 Year Fixed Rate Product Code JMSP090	2.90%	31.05.2024	2%, 1% of amount repaid	3.98%	90%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code JMSP094	2.70%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.40%	90%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
Up to 95% LTV										
2 Year Fixed Rate Product Code JMSP091	3.86%	31.05.2024	2%, 1% of amount repaid	4.00%	95%	£0	£0	£1,000	£500,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code JMSP095	3.89%	31.05.2027	2%, 1% of amount repaid	4.00%	95%	£0	£0	£1,000	£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%)

Help to Buy - Effective Monday 24th 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
Help To Buy - Two Year Products										
2 Year Fixed Rate Product Code EFII111	2.39%	31.05.2024	2%, 1% of amount repaid	3.70%	75%	£0	£0	£1,000	£450,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII112	3.49%	31.05.2024	2%, 1% of amount repaid	3.90%	95%	£0	£0	£1,000	£450,000	Increased Overpayments Permitted (10% per annum)
Help To Buy - Five Year Products										
5 Year Fixed Rate Product Code EFII113	2.45%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.30%	75%	£0	£0	£1,000	£450,000	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%)

Large Loans - Effective Monday 24th 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
Up to 60% LTV										
2 Year Discounted Rate Product Code EDIS161	2.19%	31.05.2024	1% of amount repaid	3.90%	60%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII117	1.99%	31.05.2024	2%, 1% of amount repaid	3.80%	60%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code EFII119	2.49%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	60%	£0	£1,999	£1,000	£1,500,000	Increased Overpayments Permitted (10% per annum)
Up to 80% LTV										
2 Year Discounted Rate Product Code EDIS162	2.19%	31.05.2024	1% of amount repaid	3.90%	80%	£0	£1,999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
2 Year Fixed Rate Product Code EFII116	1.99%	31.05.2024	2%, 1% of amount repaid	3.80%	80%	£0	£1,999	£1,000	£1,000,000	Increased Overpayments Permitted (10% per annum)
5 Year Fixed Rate Product Code EFII118	2.49%	31.05.2027	5%, 4%, 3%, 2%, 1% of amount repaid	3.50%	80%	£0	£1,999	£1,000	£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 to the Society's Standard Variable Rate (Currently 3.96%)