








# Mortgage product range (new borrowing)











Valid from 07 January 2022











**COVENTRY**  
for intermediaries



## Residential purchase range (incl. First time buyer)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 65%	5 Year Fixed	1.59%	30.06.27	£0	£999			FIF07
	5 Year Fixed	1.69%	30.06.27		£0			FIF08
	5 Year Flexx Fixed	2.15%	30.06.27		£999			FIF09

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.45%	30.06.24	£0	£999			FIF31
	2 Year Fixed	1.55%	30.06.24		£0			FIF32
	2 Year Flexx Fixed	1.95%	30.06.24		£999			FIF33
	5 Year Fixed	1.69%	30.06.27		£999			FIF10
	5 Year Fixed	1.75%	30.06.27		£0			FIF11
	5 Year Flexx Fixed	2.19%	30.06.27		£999			FIF12

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 80%	2 Year Fixed	1.59%	30.06.24	£0	£999			FIF37
	2 Year Fixed	2.05%	30.06.24		£0			FIF38
	2 Year Flexx Fixed	2.09%	30.06.24		£999			FIF39
	5 Year Fixed	2.09%	30.06.27		£999			FIF57
	5 Year Fixed	2.39%	30.06.27		£0			FIF58
	5 Year Flexx Fixed	2.39%	30.06.27		£999			FIF59



Val included



RMTS



Payment holiday option



Early repayment charge

Please refer to 'Notes' for details of the benefits available.

## Residential purchase range (incl. First time buyer)

(continued)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 85%	2 Year Flexx Fixed	2.15%	30.06.24	£0	£999			FIF47

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 90%	2 Year Flexx Fixed	2.75%	30.06.24	£0	£999			FIF52
	5 Year Flexx Fixed	2.85%	30.06.27		£999			FIF70



Val included



RMTS



Payment holiday option



Early repayment charge










Please refer to 'Notes' for details of the benefits available.









### Residential reversion









2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

## Residential purchase range (excl. First time buyer)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 85%	2 Year Fixed	1.69%	30.06.24	£0	£999			FIF43
	2 Year Fixed	2.09%	30.06.24		£0			FIF45
	5 Year Fixed	2.19%	30.06.27		£999			FIF60
	5 Year Fixed	2.45%	30.06.27		£0			FIF62
	5 Year Flexx Fixed	2.49%	30.06.27		£999			FIF64

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 90%	2 Year Fixed	2.39%	30.06.24	£0	£999			FIF48
	2 Year Fixed	2.69%	30.06.24		£0			FIF50
	5 Year Fixed	2.49%	30.06.27		£999			FIF66
	5 Year Fixed	2.79%	30.06.27		£0			FIF68

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 95%	2 Year Fixed	2.89%	30.06.24	£0	£999			FIF53
	2 Year Fixed	3.25%	30.06.24		£0			FIF55
	5 Year Fixed	3.05%	30.06.27		£999			FIF71
	5 Year Fixed	3.29%	30.06.27		£0			FIF73



Val included



RMBS



Payment holiday option



ERC Early repayment charge

Please refer to 'Notes' for details of the benefits available.

### Residential reversion

2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

# First Time Buyer only range

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 85%	2 Year Fixed	1.69%	30.06.24	£0	£999			FIF44
	2 Year Fixed	2.09%	30.06.24		£0			FIF46
	5 Year Fixed	2.19%	30.06.27		£999			FIF61
	5 Year Fixed	2.45%	30.06.27		£0			FIF63
	5 Year Flexx Fixed	2.49%	30.06.27		£999			FIF65

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 90%	2 Year Fixed	2.39%	30.06.24	£0	£999			FIF49
	2 Year Fixed	2.69%	30.06.24		£0			FIF51
	5 Year Fixed	2.49%	30.06.27		£999			FIF67
	5 Year Fixed	2.79%	30.06.27		£0			FIF69

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 95%	2 Year Fixed	2.89%	30.06.24	£0	£999			FIF54
	2 Year Fixed	3.25%	30.06.24		£0			FIF56
	5 Year Fixed	3.05%	30.06.27		£999			FIF72
	5 Year Fixed	3.29%	30.06.27		£0			FIF74

Val included

RMTS

Payment holiday option

Early repayment charge

Cashback available for First Time Buyers only

Please refer to 'Notes' for details of the benefits available.

## Residential reversion

2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

## Residential remortgage range

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 65%	5 Year Fixed	1.59%	30.06.27	£0	£999			FIF07
	5 Year Fixed	1.69%	30.06.27		£0			FIF08
	5 Year Flexx Fixed	2.15%	30.06.27		£999			FIF09

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.45%	30.06.24	£0	£999			FIF31
	2 Year Fixed	1.55%	30.06.24		£0			FIF32
	2 Year Flexx Fixed	1.95%	30.06.24		£999			FIF33
	5 Year Fixed	1.69%	30.06.27		£999			FIF10
	5 Year Fixed	1.75%	30.06.27		£0			FIF11
	5 Year Flexx Fixed	2.19%	30.06.27		£999			FIF12

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 80%	2 Year Fixed	1.55%	30.06.24	£0	£999			FIF34
	2 Year Fixed	1.99%	30.06.24		£0			FIF35
	2 Year Flexx Fixed	2.05%	30.06.24		£999			FIF36
	5 Year Fixed	2.09%	30.06.27		£999			FIF57
	5 Year Fixed	2.39%	30.06.27		£0			FIF58
	5 Year Flexx Fixed	2.39%	30.06.27		£999			FIF59

Val included

















RMBS

















Payment holiday option

Early repayment charge

Please refer to 'Notes' for details of the benefits available.


## Residential remortgage range (continued)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 85%	2 Year Fixed	1.65%	30.06.24	£0	£999		 	FIF40
	2 Year Fixed	2.05%	30.06.24		£0		 	FIF41
	2 Year Flexx Fixed	2.09%	30.06.24		£999		 	FIF42
	5 Year Fixed	2.19%	30.06.27		£999		 	FIF60
	5 Year Fixed	2.45%	30.06.27		£0		 	FIF62
	5 Year Flexx Fixed	2.49%	30.06.27		£999		 	FIF64

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 90%	2 Year Fixed	2.39%	30.06.24	£0	£999		 	FIF48
	2 Year Fixed	2.69%	30.06.24		£0		 	FIF50
	2 Year Flexx Fixed	2.75%	30.06.24		£999		 	FIF52
	5 Year Fixed	2.49%	30.06.27		£999		 	FIF66
	5 Year Fixed	2.79%	30.06.27		£0		 	FIF68
	5 Year Flexx Fixed	2.85%	30.06.27		£999		 	FIF70

 Val included

 RMETS

 Payment holiday option

 Early repayment charge









Please refer to 'Notes' for details of the benefits available.










### Residential reversion











2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

## Existing borrowers - further advance range\*

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 50%	2 Year Fixed	1.19%	30.06.24	£0	£999			FPT82
	2 Year Fixed	1.29%	30.06.24		£0			FPT83
	5 Year Fixed	1.25%	30.06.27		£999			FPT76
	5 Year Fixed	1.35%	30.06.27		£0			FPT77

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 65%	2 Year Fixed	1.29%	30.06.24	£0	£999			FPT84
	2 Year Fixed	1.39%	30.06.24		£0			FPT85
	5 Year Fixed	1.35%	30.06.27		£999			FPT78
	5 Year Fixed	1.45%	30.06.27		£0			FPT79
	5 Year Flexx Fixed	2.15%	30.06.27		£999			FIF09

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.39%	30.06.24	£0	£999			FPT86
	2 Year Fixed	1.55%	30.06.24		£0			FPT87
	2 Year Flexx Fixed	1.95%	30.06.24		£999			FIF33
	5 Year Fixed	1.45%	30.06.27		£999			FPT80
	5 Year Fixed	1.60%	30.06.27		£0			FPT81
	5 Year Flexx Fixed	2.19%	30.06.27		£999			FIF12

\*Also available for residential customers who are porting and further borrowing, excluding Offset and Interest-only



Val included



RMTS



Payment holiday option























Early repayment charge











Please refer to 'Notes' for details of the benefits available.



## Existing borrowers - further advance range\* (continued)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 80%	2 Year Fixed	1.55%	30.06.24	£0	£999			FPT88
	2 Year Fixed	1.99%	30.06.24		£0			FPT89
	2 Year Flexx Fixed	2.05%	30.06.24		£999			FIF36
	5 Year Fixed	2.09%	30.06.27		£999			FIF57
	5 Year Fixed	2.39%	30.06.27		£0			FIF58
	5 Year Flexx Fixed	2.39%	30.06.27		£999			FIF59

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 85%	2 Year Fixed	1.65%	30.06.24	£0	£999			FPT90
	2 Year Fixed	2.05%	30.06.24		£0			FPT91
	2 Year Flexx Fixed	2.09%	30.06.24		£999			FIF42
	5 Year Fixed	2.19%	30.06.27		£999			FIF60
	5 Year Fixed	2.45%	30.06.27		£0			FIF62
	5 Year Flexx Fixed	2.49%	30.06.27		£999			FIF64

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 90%	2 Year Fixed	2.39%	30.06.24	£0	£999			FIF48
	2 Year Fixed	2.69%	30.06.24		£0			FIF50
	2 Year Flexx Fixed	2.75%	30.06.24		£999			FIF52
	5 Year Fixed	2.49%	30.06.27		£999			FIF66
	5 Year Fixed	2.79%	30.06.27		£0			FIF68
	5 Year Flexx Fixed	2.85%	30.06.27		£999			FIF70

\*Also available for residential customers who are porting and further borrowing, excluding Offset and Interest-only



Val included



RMTS



Payment holiday option



Early repayment charge

Please refer to 'Notes' for details of the benefits available.

### Residential reversion

2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

## Offset range

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 65%	2 Year Fixed	1.69%	30.06.24	Pur, Remo & PT	£0	£999			OFT81
	2 Year Fixed	1.85%	30.06.24	Pur, Remo & PT		£0			OFT82
	5 Year Fixed	1.79%	30.06.27	Pur, Remo & PT		£999			OFT77
	5 Year Fixed	1.89%	30.06.27	Pur, Remo & PT		£0			OFT78

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.79%	30.06.24	Pur, Remo & PT	£0	£999			OFT83
	2 Year Fixed	1.95%	30.06.24	Pur, Remo & PT		£0			OFT84
	5 Year Fixed	1.89%	30.06.27	Pur, Remo & PT		£999			OFT79
	5 Year Fixed	1.99%	30.06.27	Pur, Remo & PT		£0			OFT80



Val included



RMTS



Payment holiday option



ERC Early repayment charge

Please refer to 'Notes' for details of the benefits available.

### Offset reversion

2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

## Interest-only Residential range

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 50%	2 Year Fixed	1.69%	30.06.24	Pur, Remo, F/A & PT	£0	£999			IO041
	2 Year Fixed	1.79%	30.06.24	Pur, Remo, F/A & PT		£0			IO042
	5 Year Fixed	1.79%	30.06.27	Pur, Remo, F/A & PT		£999			IO039
	5 Year Fixed	1.89%	30.06.27	Pur, Remo, F/A & PT		£0			IO040

Val included

RMTS

Payment holiday option

Early repayment charge

Please refer to 'Notes' for details of the benefits available.

### Residential reversion

2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

## Interest-only Offset range

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 50%	2 Year Fixed	1.89%	30.06.24	Pur, Remo & PT	£0	£999			OI037
	2 Year Fixed	1.99%	30.06.24	Pur, Remo & PT		£0			OI038
	5 Year Fixed	1.99%	30.06.27	Pur, Remo & PT		£999			OI035
	5 Year Fixed	2.09%	30.06.27	Pur, Remo & PT		£0			OI036

Val included

RMTS

Payment holiday option

Early repayment charge

Please refer to 'Notes' for details of the benefits available.

### Offset reversion

2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

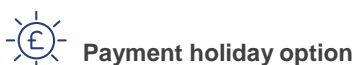
5 Year Fixed: SVR (currently 4.49%)

# Standard Buy to Let range

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product codes
Max LTV 65%	2 Year Fixed	1.39%	30.04.24	Pur, Remo, F/A & PT	£0	£1,999			GMF54
	2 Year Flexx Fixed	1.85%	30.04.24	Pur, Remo, F/A & PT		£1,999			GMF55
	2 Year Fixed	1.75%	30.04.24	Pur, Remo, F/A & PT		£999			GMF56
	2 Year Fixed	2.05%	30.04.24	Pur, Remo, F/A & PT		£0			GMF57
	5 Year Fixed	1.99%	31.07.27	Pur, Remo, F/A & PT		£1,999			GMF45
	5 Year Flexx Fixed	2.45%	31.07.27	Pur, Remo, F/A & PT		£1,999			GMF46
	5 Year Fixed	2.15%	31.07.27	Pur, Remo, F/A & PT		£999			GMF47
	5 Year Fixed	2.29%	31.07.27	Pur, Remo, F/A & PT		£0			GMF48

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product codes
Max LTV 70%	2 Year Fixed	1.99%	30.04.24	Pur, Remo, F/A & PT	£0	£999			GMF58
	5 Year Fixed	2.49%	31.07.27	Pur, Remo, F/A & PT		£999			GMF49

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.85%	30.04.24	Pur, Remo, F/A & PT	£0	£1,999			GMF59
	2 Year Flexx Fixed	2.29%	30.04.24	Pur, Remo, F/A & PT		£1,999			GMF60
	2 Year Fixed	2.19%	30.04.24	Pur, Remo, F/A & PT		£999			GMF61
	2 Year Fixed	2.55%	30.04.24	Pur, Remo, F/A & PT		£0			GMF62
	5 Year Fixed	2.55%	31.07.27	Pur, Remo, F/A & PT		£1,999			GMF50
	5 Year Flexx Fixed	2.99%	31.07.27	Pur, Remo, F/A & PT		£1,999			GMF51
	5 Year Fixed	2.69%	31.07.27	Pur, Remo, F/A & PT		£999			GMF52
	5 Year Fixed	2.85%	31.07.27	Pur, Remo, F/A & PT		£0			GMF53



Please refer to 'Notes' for details of the benefits available.

## Buy to Let reversion

2 Year Fixed: SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

# Portfolio Landlord Buy to Let range

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product codes
Max LTV 65%	2 Year Fixed	1.65%	30.04.24	Pur, Remo, F/A & PT	£0	£1,999			QAD56
	2 Year Flexx Fixed	2.09%	30.04.24	Pur, Remo, F/A & PT		£1,999			QAD57
	2 Year Fixed	1.99%	30.04.24	Pur, Remo, F/A & PT		£999			QAD58
	2 Year Fixed	2.29%	30.04.24	Pur, Remo, F/A & PT		£0			QAD59
	5 Year Fixed	2.25%	31.07.27	Pur, Remo, F/A & PT		£1,999			QAD47
	5 Year Flexx Fixed	2.69%	31.07.27	Pur, Remo, F/A & PT		£1,999			QAD48
	5 Year Fixed	2.35%	31.07.27	Pur, Remo, F/A & PT		£999			QAD49
	5 Year Fixed	2.55%	31.07.27	Pur, Remo, F/A & PT		£0			QAD50

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 70%	2 Year Fixed	2.25%	30.04.24	Pur, Remo, F/A & PT	£0	£999			QAD60
	5 Year Fixed	2.75%	31.07.27	Pur, Remo, F/A & PT		£999			QAD51

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	2.09%	30.04.24	Pur, Remo, F/A & PT	£0	£1,999			QAD61
	2 Year Flexx Fixed	2.55%	30.04.24	Pur, Remo, F/A & PT		£1,999			QAD62
	2 Year Fixed	2.45%	30.04.24	Pur, Remo, F/A & PT		£999			QAD63
	2 Year Fixed	2.79%	30.04.24	Pur, Remo, F/A & PT		£0			QAD64
	5 Year Fixed	2.79%	31.07.27	Pur, Remo, F/A & PT		£1,999			QAD52
	5 Year Flexx Fixed	3.25%	31.07.27	Pur, Remo, F/A & PT		£1,999			QAD53
	5 Year Fixed	2.95%	31.07.27	Pur, Remo, F/A & PT		£999			QAD54
	5 Year Fixed	3.09%	31.07.27	Pur, Remo, F/A & PT		£0			QAD55



Please refer to 'Notes' for details of the benefits available.

## Portfolio Landlord Buy to Let reversion

2 Year Fixed: SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

# Specialist range for existing Residential borrowers – Coventry Building Society

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Product code
Max LTV 75%	Standard Variable Rate	4.64%*	N/a	F/A & PT	£0	£0		VAR46



Val included



RMTS



Payment holiday option

**ERC**

Early repayment charge

\*Rate effective from 1 February 2022

Please refer to 'Notes' for details of the benefits available.

# Existing Buy to Let borrowers – Coventry Building Society

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Product code
Max LTV 65%	Standard Variable Rate	4.64%*	N/a	F/A & PT	£0	£0		VAR42



Val included



RMTS



Payment holiday option



Early repayment charge

\*Rate effective from 1 February 2022

Please refer to 'Notes' for details of the benefits available.

# Existing Residential borrowers – Godiva Mortgages Limited

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Product code
Max LTV 50%	2 Year Fixed	1.29%	30.06.24	F/A & PT	£0	£0	<span style="border: 1px solid black; padding: 2px;">ERC</span>	GTH22
	5 Year Fixed	1.35%	30.06.27	F/A & PT		£0	<span style="border: 1px solid black; padding: 2px;">ERC</span>	GTH20

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.55%	30.06.24	F/A & PT	£0	£0	<span style="border: 1px solid black; padding: 2px;">ERC</span>	GTH23
	5 Year Fixed	1.60%	30.06.27	F/A & PT		£0	<span style="border: 1px solid black; padding: 2px;">ERC</span>	GTH21
	Standard Variable Rate	4.64%*	N/a	F/A & PT		£0		GSV46

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Product code
Max LTV 85%	2 Year Fixed	2.05%	30.06.24	F/A & PT	£0	£0	<span style="border: 1px solid black; padding: 2px;">ERC</span>	GTH24

 Val included

 RMTS

 Payment holiday option

ERC Early repayment charge

\*Rate effective from 1 February 2022

Please refer to 'Notes' for details of the benefits available.

## Residential reversion

2 Year Fixed: 0.65% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)



# Existing Buy to Let borrowers – Godiva Mortgages Limited

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Product code
Max LTV 65%	Standard Variable Rate	4.64%*	N/a	F/A & PT	£0	£0		GSV43



Val included



RMTS



Payment holiday option



Early repayment charge

\*Rate effective from 1 February 2022

Please refer to 'Notes' for details of the benefits available.

# Notes

## Early repayment charges (ERC)

ERCs are clearly outlined in the Illustration document. They are usually payable during the initial benefit period of a fixed rate or tracker product, when a customer redeems, partially redeems or transfers to a new business scheme or exceeds their annual overpayment limit.

	Fixed Rate Period					
	2 Year	3 Year	5 Year	7 Year	10 Year	10 Year with 5 Year ERCs
Year 1	2%	3%	5%	5%	5%	5%
Year 2	1%	2%	3%	3%	5%	5%
Year 3		1%	3%	3%	3%	3%
Year 4			1%	1%	3%	3%
Year 5			1%	1%	3%	3%
Year 6				1%	1%	
Year 7				1%	1%	
Year 8					1%	
Year 9					1%	
Year 10					1%	

ERCs are dependent on the specific product scheme end date. For example for a 5 year product with a scheme end date of 30.06.27, the ERCs would apply as follows:

Year 1                    5% until 30.06.23  
 Years 2 and 3        3% until 30.06.25  
 Years 4 and 5        1% until 30.06.27

## Residential Loan to Value

Loan amount £	Purchases	Remortgages				Further Advances	
		Like for Like	With Additional Lending		Employed/Other	Self-Employed	
			Employed/Other	Self-Employed			
>1,250,000 <=2,000,000	65%	65%	65%**	65%**	65%**	65%**	
>1,000,000 <=1,250,000	75%	75%	75%**	65%**	75%**	65%**	
>750,000 <=1,000,000	80%	80%	75%**	65%**	80%**^A	65%**	
>500,000 <=750,000	85%	85%	75%**	65%**	85%**^A	65%**	
>400,000 <=500,000	90%	90%	75%**	65%**	90%**^A	65%**	
Up to 400,000	95%	95%	75%**	65%**	95%**^A	65%**	

\*\*If the property is unencumbered or there is less than £5,000 outstanding on the current mortgage the maximum LTV is 50%

^ Where the further advance has an element of Debt Consolidation, the Debt Consolidation element is restricted to 75%.

## Buy to Let Loan to Value

Loan amount £	Purchases	Remortgages				Further Advances	
		Like for Like	With Additional Lending		Employed/Other	Self-Employed	
			Employed/Other	Self-Employed			
>750,000 <=1,000,000	50%	50%			50%*		
>350,000 <=750,000	75%*	75%			75%*		
>25,001 <=350,000	80%*	75%			75%*		

\*Additional borrowing on the applicant's current scheme as a result of either porting or further advances is restricted to a maximum LTV of 75% or the product limits whichever is lower.

## Overpayments

For all Fixed products, overpayments are restricted to 10% of the outstanding balance per year.

For all Flexx Fixed, Flexx for Term and Flexx Tracker products, there are no restrictions on the amount that can be overpaid.

## Flexx for Term

This is a variable rate subject to change in line with the customer's mortgage terms and conditions, which is managed by the Society, and is set independently of both its Standard Variable Rate and the Bank of England Base Rate.

## Interest-only

Please refer to the lending policy pages for our specific Interest-only range launched from 2 September 2020.

## Standard Variable Rate (SVR)

Our Standard Variable Rate (SVR) is currently 4.49%.

## Discounted Standard Variable Rate

Currently a 0.65% discount from our Standard Variable Rate (SVR), which gives a rate of 3.84%.

## Bank of England Base Rate (BBR)

The Bank of England Base Rate is currently 0.25%.

## Tracker mortgages

Tracker products launched from 8 September 2016 will have a 1.00% floor, which means the rate payable will not go below 1.00% during the initial scheme period.

## Benefits



We will cover the cost of one mortgage valuation up to £670 for standard residential new business applications and £700 for BTL new business applications.

One present day valuation for product transfers.



RMTS – Your clients can take advantage of our quick and easy Remortgage Transfer Service when they transfer their existing mortgage to a new product with us.



Payment holiday option – Providing the first six monthly payments on the mortgage have been made and the account is not in arrears, a payment holiday may be requested. Restrictions apply to the number and frequency of payment holidays that may be taken.



The £500 cashback incentive is only available for Purchases and/or First Time Buyers (dependent on Product's incentive availability). It will be paid into the account specified on the application form via faster payment within 30 days of the mortgage completing.

# Our commitment to you

Our pledges are dedicated to you, just as they have been for over eight years. We're proud that our pledges have set the benchmark over the years and we're even prouder that, in our opinion, they're still the best. See our four pledges a direct result of your feedback, re-launched even stronger to support you and your clients every day.

## OUR 4 PLEDGES

1

You can feel frustrated when a product is suddenly withdrawn but, with our product updates, that's something you'll never have to worry about. We'll give you 48 hours' notice of product withdrawals by email, before we make any changes.

WE'LL  
**48** GIVE YOU  
HOURS' NOTICE  
BEFORE WE WITHDRAW A PRODUCT

2

You can view our daily service levels online (based on a working week, Monday to Friday 9am-6pm) including our average offer turnaround (where no applications are excluded), AIP referral, document processing, call-waiting and valuation instruction times.

WE'LL ALWAYS BE  
**OPEN & HONEST**  
ABOUT SERVICE LEVELS

3

We respect that your customers are your customers – not ours. We won't cross-sell insurance to your clients. At maturity, we'll simply direct them back to where their journey with us began – and that's you.

WE'LL  
**NEVER** CROSS-SELL  
INSURANCE TO  
★ YOUR CUSTOMERS ★

4

We don't think it's fair to offer direct customers preferential treatment. So we'll give your clients, whether new or existing, the same products at the same rates and with the same service as our direct customers. And your clients have the same access to our new business products as our direct customers do.

WE'LL GIVE YOUR CUSTOMERS  
THE SAME **PRODUCTS,**  
RATES & SERVICE

**COVENTRY**  
for intermediaries



## Your support teams

Our UK based Intermediary Support team is here to help you throughout the mortgage application process and we aim to answer your call in under 30 seconds. We also recognise the value a Business Development Manager can add to your business. That's why we give all brokers 2 BDMs – one in the field and one on the phone.



**0800 121 7788**

**Monday to Friday 9am – 5pm**



**[intermediaries@thecoventry.co.uk](mailto:intermediaries@thecoventry.co.uk)**



**[coventryforintermediaries.co.uk](https://coventryforintermediaries.co.uk)**

**Online web chat – Monday to Friday 9am – 5pm**

### **All information is subject to change.**

Calls to 0800 numbers are free when made from the UK. You may be charged for calls to all other numbers, please contact your service provider for further details. We may monitor, record, store and use telephone calls to help improve our service and as a record of our conversation.

Mortgages are provided by Coventry Building Society and/or Godiva Mortgages Limited. The Coventry for intermediaries is a trading name of Coventry Building Society. Coventry Building Society. Registered Office: Economic House, PO Box 9, High Street, Coventry CV1 5QN. Godiva Mortgages Limited. Registered Office: Oakfield House, Binley Business Park, Harry Weston Road, Coventry CV3 2TQ.

Information correct at time of going to print (04 January 2022).