



# Product transfer range

Valid from 07 January 2022

# Residential product transfer

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

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

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

One present day valuation included

**ERC** Early repayment charge

## Residential reversion

2 Fixed: 0.50% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

# Residential product transfer (continued)

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

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

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

One present day valuation included

**ERC** Early repayment charge

## Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

Not for customer use

# Residential product transfer (continued)

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

One present day valuation included

**ERC** Early repayment charge

## Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

# Offset product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 65%	2 Year Fixed	1.69%	30.06.24	£0	£999	<a href="#">ERC</a>	OFT81
	2 Year Fixed	1.85%	30.06.24		£0	<a href="#">ERC</a>	OFT82
	5 Year Fixed	1.79%	30.06.27		£999	<a href="#">ERC</a>	OFT77
	5 Year Fixed	1.89%	30.06.27		£0	<a href="#">ERC</a>	OFT78

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.79%	30.06.24	£0	£999	<a href="#">ERC</a>	OFT83
	2 Year Fixed	1.95%	30.06.24		£0	<a href="#">ERC</a>	OFT84
	5 Year Fixed	1.89%	30.06.27		£999	<a href="#">ERC</a>	OFT79
	5 Year Fixed	1.99%	30.06.27		£0	<a href="#">ERC</a>	OFT80

One present day valuation included

[ERC](#) Early repayment charge

Payment holiday option available on Offset mortgages subject to lending policy, excluding Interest-only Offset

## Offset reversion

2 Year Fixed: 0.50% 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 product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 50%	2 Year Fixed	1.69%	30.06.24	£0	£999	<span>ERC</span>	IO041
	2 Year Fixed	1.79%	30.06.24		£0	<span>ERC</span>	IO042
	5 Year Fixed	1.79%	30.06.27		£999	<span>ERC</span>	IO039
	5 Year Fixed	1.89%	30.06.27		£0	<span>ERC</span>	IO040

One present day valuation included

ERC Early repayment charge

## Residential reversion

2 Year Fixed: 0.50% 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 product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 50%	2 Year Fixed	1.89%	30.06.24	£0	£999	<span>ERC</span>	OI037
	2 Year Fixed	1.99%	30.06.24		£0	<span>ERC</span>	OI038
	5 Year Fixed	1.99%	30.06.27		£999	<span>ERC</span>	OI035
	5 Year Fixed	2.09%	30.06.27		£0	<span>ERC</span>	OI036

One present day valuation included

ERC Early repayment charge

## Offset reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

# Buy to Let product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 65%	2 Year Fixed	1.39%	30.04.24	£0	£1,999	<b>ERC</b>	GMF54
	2 Year Flexx Fixed	1.85%	30.04.24		£1,999		GMF55
	2 Year Fixed	1.75%	30.04.24		£999	<b>ERC</b>	GMF56
	2 Year Fixed	2.05%	30.04.24		£0	<b>ERC</b>	GMF57
	5 Year Fixed	1.99%	31.07.27		£1,999	<b>ERC</b>	GMF45
	5 Year Flexx Fixed	2.45%	31.07.27		£1,999		GMF46
	5 Year Fixed	2.15%	31.07.27		£999	<b>ERC</b>	GMF47
	5 Year Fixed	2.29%	31.07.27		£0	<b>ERC</b>	GMF48

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 70%	2 Year Fixed	1.99%	30.04.24	£0	£999	<b>ERC</b>	GMF58
	5 Year Fixed	2.49%	31.07.27		£999	<b>ERC</b>	GMF49

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.85%	30.04.24	£0	£1,999	<b>ERC</b>	GMF59
	2 Year Flexx Fixed	2.29%	30.04.24		£1,999		GMF60
	2 Year Fixed	2.19%	30.04.24		£999	<b>ERC</b>	GMF61
	2 Year Fixed	2.55%	30.04.24		£0	<b>ERC</b>	GMF62
	5 Year Fixed	2.55%	31.07.27		£1,999	<b>ERC</b>	GMF50
	5 Year Flexx Fixed	2.99%	31.07.27		£1,999		GMF51
	5 Year Fixed	2.69%	31.07.27		£999	<b>ERC</b>	GMF52
	5 Year Fixed	2.85%	31.07.27		£0	<b>ERC</b>	GMF53

One present day valuation included

**ERC** Early repayment charge

## Buy to Let reversion

2 Year Fixed: SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

**Not for customer use**

# Portfolio landlord product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product codes
Max LTV 65%	2 Year Fixed	1.65%	30.04.24	£0	£1,999	<b>ERC</b>	QAD56
	2 Year Flexx Fixed	2.09%	30.04.24		£1,999		QAD57
	2 Year Fixed	1.99%	30.04.24		£999	<b>ERC</b>	QAD58
	2 Year Fixed	2.29%	30.04.24		£0	<b>ERC</b>	QAD59
	5 Year Fixed	2.25%	31.07.27		£1,999	<b>ERC</b>	QAD47
	5 Year Flexx Fixed	2.69%	31.07.27		£1,999		QAD48
	5 Year Fixed	2.35%	31.07.27		£999	<b>ERC</b>	QAD49
	5 Year Fixed	2.55%	31.07.27		£0	<b>ERC</b>	QAD50

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 70%	2 Year Fixed	2.25%	30.04.24	£0	£999	<b>ERC</b>	QAD60
	5 Year Fixed	2.75%	31.07.27		£999	<b>ERC</b>	QAD51

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	2.09%	30.04.24	£0	£1,999	<b>ERC</b>	QAD61
	2 Year Flexx Fixed	2.55%	30.04.24		£1,999		QAD62
	2 Year Fixed	2.45%	30.04.24		£999	<b>ERC</b>	QAD63
	2 Year Fixed	2.79%	30.04.24		£0	<b>ERC</b>	QAD64
	5 Year Fixed	2.79%	31.07.27		£1,999	<b>ERC</b>	QAD52
	5 Year Flexx Fixed	3.25%	31.07.27		£1,999		QAD53
	5 Year Fixed	2.95%	31.07.27		£999	<b>ERC</b>	QAD54
	5 Year Fixed	3.09%	31.07.27		£0	<b>ERC</b>	QAD55

One present day valuation included

**ERC** Early repayment charge

## Portfolio Landlord Buy to Let reversion

2 Year Fixed: SVR (currently 4.49%)

5 Year Fixed: SVR (currently 4.49%)

**Not for customer use**



# Specialist range for existing Residential borrowers – Coventry Building Society

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	10 Year Flexx Fixed	3.15%	30.06.32	£0	£0		COT31
	Standard Variable Rate	4.64%*	N/a		£0		VAR46

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 100%	5 Year Flexx Fixed	4.24%	30.06.27	£0	£0		COT30
	MOREgage 5 Year Flexx Fixed	4.49%	30.06.27		£250		TMM33
	Credit Impaired 5 Year Flexx Fixed	4.49%	30.06.27		£250		TCI29
	Self Certified 5 Year Flexx Fixed	4.49%	30.06.27		£250		TSZ42

\*Rate effective from 1 February 2022

One present day valuation included

**ERC** Early repayment charge

## Residential reversion

5 / 10 Year Fixed: SVR (currently 4.49%)

## Existing Buy to Let borrowers – Coventry Building Society

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

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 100%	5 Year Flexx Fixed	4.49%	31.07.27	£0	£0		TBZ68

\*Rate effective from 1 February 2022

One present day valuation included

**ERC** Early repayment charge

[Buy to Let reversion](#)

5 Year Fixed: SVR (currently 4.49%)

# Existing Residential borrowers – Godiva Mortgages Limited

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

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.55%	30.06.24	£0	£0	<span style="border: 1px solid black; padding: 2px;">ERC</span>	GTH23
	5 Year Fixed	1.60%	30.06.27		£0	<span style="border: 1px solid black; padding: 2px;">ERC</span>	GTH21
	10 Year Flexx Fixed	3.15%	30.06.32		£0		GOT31
	Standard Variable Rate	4.64%*	N/a		£0		GSV46

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

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 100%	5 Year Flexx Fixed	4.24%	30.06.27	£0	£0		GOT30
	MOREgage 5 Year Flexx Fixed	4.49%	30.06.27		£250		GTM33
	Credit Impaired 5 Year Flexx Fixed	4.49%	30.06.27		£250		GTC29
	Self Certified 5 Year Flexx Fixed	4.49%	30.06.27		£250		GTS42

\*Rate effective from 1 February 2022

One present day valuation included

ERC Early repayment charge

## Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.84%) until 30.06.27, followed by SVR (currently 4.49%)

5 / 10 Year Fixed: SVR (currently 4.49%)

## Existing Buy to Let borrowers – Godiva Mortgages Limited

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

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 100%	5 Year Flexx Fixed	4.49%	31.07.27	£0	£0		GTB69

\*Rate effective from 1 February 2022

One present day valuation included

**ERC** Early repayment charge

[Buy to Let reversion](#)

5 Year Fixed: SVR (currently 4.49%)

# 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					10 Year with 5 Year ERCs
	2 Year	3 Year	5 Year	7 Year	10 Year	
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 30.06.2023  
Years 2 and 3        3% until 30.06.2025  
Years 4 and 5        1% until 30.06.2027

## Product transfers with further borrowing

Please refer to our New Business Product Guide for details of products available for Further Lending

## 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 0.50% 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.

# 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).