



# Mortgage product switch rate guide.

Available for borrowers currently on our Standard Variable Rate (SVR) or with an existing deal due to expire.

Borrowers on an existing product may be offered different follow-on deals to those listed, depending on when their current deal expires. This rate guide does not constitute a personalised mortgage information sheet and we may withdraw these deals at any time without notice.

Our SVR is currently 7.49%.

Rates effective from 1 February 2026.

**Suffolk**

**Building**

**Society**

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# Residential

## Standard Residential Capital & Interest Repayment

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22634	2 Year Fixed Rate	4.65%	Product Switch	2 years from switch date	7.49%	7.3%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22610	3 Year Fixed Rate	4.75%	Product Switch	3 years from switch date	7.49%	7.1%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 3 years from switch date
22619	5 Year Fixed Rate	4.79%	Product Switch	5 years from switch date	7.49%	6.7%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21334	2 Year Discounted Variable Rate	4.65% (SVR minus 2.84%)	Product Switch	2 years from switch date	7.49%	7.3%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £370,000.00 payable over 31 years initially on a fixed rate for 24 months at 4.65%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £1,880.68, followed by 348 monthly payments of £2,531.10. The total amount payable would be £926,053.88 made up of the loan amount plus interest (£555,759.88), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.3% APRC representative.

### Discounted Rate Representative Example

A mortgage of £154,000.00 payable over 35 years on our Standard Variable Rate currently at 7.49% with a discount of 2.84%, giving a current rate payable of 4.65% for 24 months. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £744.15, followed by 396 payments of £1,026.87. The total amount payable would be £424,590.92 made up of the loan amount plus interest (£270,296.92), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.3% APRC representative.

# Residential

## Standard Residential Interest Only or Part Repayment / Part Interest Only

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22611	2 Year Fixed Rate	4.85%	Product Switch	2 years from switch date	7.49%	7.3%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22612	3 Year Fixed Rate	4.85%	Product Switch	3 years from switch date	7.49%	7.1%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 3 years from switch date
22620	5 Year Fixed Rate	4.99%	Product Switch	5 years from switch date	7.49%	6.7%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21335	2 Year Discounted Variable Rate	4.75% (SVR minus 2.74%)	Product Switch	2 years from switch date	7.49%	7.0%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £168,000.00 payable over 20 years initially on a fixed rate for 24 months at 4.85%. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £680.30, followed by 216 monthly payments of £1,050.18. The total amount payable would be £411,258.68 made up of the loan amount plus interest (£242,964.68), a product switch fee of £199, and a mortgage exit fee of £95. The overall cost for comparison is 7.3% APRC representative.

### Discounted Rate Representative Example

An interest only mortgage of £293,500.00 payable over 8 years on our Standard Variable Rate currently at 7.49% with a discount of 2.74%, giving a current rate payable of 4.75% for 24 months. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £1,164.27 followed by 72 payments of £1,834.63. The total amount payable would be £453,629.88 made up of the loan amount plus interest (£159,835.88), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.0% APRC representative.

## Shared Ownership

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22621	2 Year Fixed Rate	5.45%	Product Switch	2 years from switch date	7.49%	7.5%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22622	5 Year Fixed Rate	5.35%	Product Switch	5 years from switch date	7.49%	7.0%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21336	2 Year Discounted Variable Rate	5.15% (SVR minus 2.34%)	Product Switch	2 years from switch date	7.49%	7.4%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £164,500.00 payable over 35 years initially on a fixed rate for 24 months at 5.45%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £879.07 followed by 396 monthly payments of £1,100.99. The total amount payable would be £457,180.76, made up of the loan amount plus interest (£292,386.76), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.5% APRC representative.

### Discounted Rate Representative Example

A mortgage of £164,500.00 payable over 35 years initially on our Standard Variable Rate of 7.49% with a discount of 2.34%, giving a current rate payable of 5.15% for 24 months. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £847.04 followed by 396 monthly payments of £1,099.48. The total amount payable would be £455,817.80 made up of the loan amount plus interest (£291,023.80), a product switch fee of £199 and a mortgage discharge fee of £95. The overall cost for comparison is 7.4% APRC representative.

## Retirement Interest Only (RIO)

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22623	5 Year Fixed Rate	5.59%	Product Switch	5 years from switch date	7.49%	7.0%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21337	2 Year Discounted Variable Rate	5.09% (SVR minus 2.40%)	Product Switch	2 years from switch date	7.49%	7.1%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

An interest only mortgage of £168,000.00 payable over 20 years initially on a fixed rate for 60 months at 5.59%. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 60 monthly payments of £783.98, followed by 180 monthly payments of £1,050.15. The total amount payable would be £404,160.20 made up of the loan amount plus interest (£235,866.20), a product switch fee of £199, and a mortgage exit fee of £95. The overall cost for comparison is 7.0% APRC representative.

### Discounted Rate Representative Example

An interest only mortgage of £293,500.00 payable over 8 years on our Standard Variable Rate currently at 7.49% with a discount of 2.40%, giving a current rate payable of 5.09% for 24 months. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £1,247.46 followed by 72 payments of £1,834.64. The total amount payable would be £455,627.16 made up of the loan amount plus interest (£161,833.16), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.1% APRC representative.

## Self Build follow-on products

For self build borrowers who have completed their build and obtained an EPC rating of A or B. Self Build borrowers will only be eligible for this product range once, on completion of their build. When this product matures, only the standard residential retention range will be available for them to switch to.

### Residential Capital and Interest Repayment.

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22635	2 Year Fixed Rate	4.40%	Product Switch	2 years from switch date	7.49%	7.1%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
21338	2 Year Discounted Variable Rate	4.40% (SVR minus 3.09%)	Product Switch	2 years from switch date	7.49%	7.1%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £875,000.00 payable over 21 years initially on a fixed rate for 24 months at 4.40%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £5,327.13, followed by 228 monthly payments of £6,770.32. The total amount payable would be £1,671,576.56 made up of the loan amount plus interest (£796,282.56), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.1% APRC representative.

### Discounted Rate Representative Example

A mortgage of £875,000.00 payable over 21 years initially on our Standard Variable Rate of 7.49% with a discount of 3.09%, giving a current rate payable of 4.40% for 24 months. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £5,327.13 followed by 228 monthly payments of £6,770.32. The total amount payable would be £1,671,576.56 made up of the loan amount plus interest (£796,282.56), a product switch fee of £199 and a mortgage discharge fee of £95. The overall cost for comparison is 7.1% APRC representative.

## Self Build follow-on products

For self build borrowers who have completed their build and obtained an EPC rating of A or B. Self Build borrowers will only be eligible for this product range once, on completion of their build. When this product matures, only the standard residential retention range will be available for them to switch to.

Residential Interest Only or Part Interest / Part Repayment.

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22614	2 Year Fixed Rate	4.60%	Product Switch	2 years from switch date	7.49%	7.3%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
21339	2 Year Discounted Variable Rate	4.50% (SVR minus 2.99%)	Product Switch	2 years from switch date	7.49%	7.3%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £875,000.00 payable over 21 years initially on a fixed rate for 24 months at 4.60%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £3,355.40, followed by 228 monthly payments of £5,463.00. The total amount payable would be £2,201,186.08 made up of the loan amount plus interest (£1,325,892.08), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.3% APRC representative.

### Discounted Rate Representative Example

A mortgage of £875,000.00 payable over 21 years initially on our Standard Variable Rate of 7.49% with a discount of 2.99%, giving a current rate payable of 4.50% for 24 months. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £3,282.47 followed by 228 monthly payments of £5,463.00. The total amount payable would be £2,199,436.00 made up of the loan amount plus interest (£1,324,142.00), a product switch fee of £199 and a mortgage discharge fee of £95. The overall cost for comparison is 7.3% APRC representative.



## Buy to let Standard

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22616	2 Year Fixed Rate	5.09%	Product Switch	2 years from switch date	7.49%	6.8%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22624	5 Year Fixed Rate	5.25%	Product Switch	5 years from switch date	7.49%	5.8%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21340	2 Year Discounted Variable Rate	4.89% (SVR minus 2.60%)	Product Switch	2 years from switch date	7.49%	6.7%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £265,000.00 payable over 8 years initially on a fixed rate for 24 months at 5.09%, then our Standard Variable Rate currently at 7.74%. This would require 24 monthly payments of £3,368.77, followed by 72 monthly payments of £3,606.32. The total amount payable would be £340,599.80 made up of the loan amount plus interest (£75,305.80), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 6.8% APRC representative.

### Discounted Rate Representative Example

A mortgage of £265,000.00 payable over 8 years on our Standard Variable Rate currently at 7.49% with a discount of 2.60%, giving a current rate payable of 4.89% for 24 months, then on our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £3,343.53, followed by 72 payments of £3,599.97. The total amount payable would be £339,537.32 made up of the loan amount plus interest (£74,243.32), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 6.7% APRC representative.

## Holiday let

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22617	2 Year Fixed Rate	5.19%	Product Switch	2 years from switch date	7.49%	7.3%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22625	5 Year Fixed Rate	5.25%	Product Switch	5 years from switch date	7.49%	6.7%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21341	2 Year Discounted Variable Rate	4.95% (SVR minus 2.54%)	Product Switch	2 years from switch date	7.49%	6.8%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £700,000.00 payable over 25 years initially on a fixed rate for 24 months at 5.19%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £4,171.18, followed by 276 monthly payments of £5,107.42. The total amount payable would be £1,509,851.00 made up of the loan amount plus interest (£809,557.00), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.3% APRC representative.

### Discounted Rate Representative Example

A mortgage of £320,000.00 payable over 9 years on our Standard Variable Rate currently at 7.49% with a discount of 2.54%, giving a current rate payable of 4.95% for 24 months, then on our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £3,680.10, followed by 84 payments of £3,999.05. The total amount payable would be £424,336.76 made up of the loan amount plus interest (£104,042.76), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 6.8% APRC representative.

# Expat Residential Capital and Interest

## Residential Capital & Interest Repayment

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22626	2 Year Fixed Rate	5.19%	Product Switch	2 years from switch date	7.49%	6.9%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22627	5 Year Fixed Rate	5.25%	Product Switch	5 years from switch date	7.49%	6.0%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21342	2 Year Discounted Variable Rate	5.05% (SVR minus 2.44%)	Product Switch	2 years from switch date	7.49%	7.3%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £145,000.00 payable over 9 years initially on a fixed rate for 24 months at 5.19%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £1,685.64, followed by 84 monthly payments of £1,817.18. The total amount payable would be £193,193.24 made up of the loan amount plus interest (£47,899.24), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 6.9% APRC representative.

### Discounted Rate Representative Example

A mortgage of £430,000.00 payable over 24 years on our Standard Variable Rate currently at 7.49% with a discount of 2.44%, giving a current rate payable of 5.05% for 24 months. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £2,580.27, followed by 264 payments of £3,179.11. The total amount payable would be £901,306.28 made up of the loan amount plus interest (£471,012.28), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.3% APRC representative.

## Expat Residential Interest Only

### Residential Interest Only or Part Repayment / Part Interest Only

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22628	2 Year Fixed Rate	5.34%	Product Switch	2 years from switch date	7.49%	7.2%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22629	5 Year Fixed Rate	5.40%	Product Switch	5 years from switch date	7.49%	6.5%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21343	2 Year Discounted Variable Rate	5.20% (SVR minus 2.29%)	Product Switch	2 years from switch date	7.49%	7.4%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

#### Fixed Rate Representative Example

A mortgage of £145,000.00 payable over 9 years initially on a fixed rate for 24 months at 5.34%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £647.57, followed by 84 monthly payments of £907.54. The total amount payable would be £236,869.20 made up of the loan amount plus interest (£91,575.20), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.2% APRC representative.

#### Discounted Rate Representative Example

A mortgage of £430,000.00 payable over 24 years on our Standard Variable Rate currently at 7.49% with a discount of 2.29%, giving a current rate payable of 5.20% for 24 months. This will be followed by our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £1,864.54, followed by 264 payments of £2,685.39. The total amount payable would be £1,183,784.28 made up of the loan amount plus interest (£753,490.28), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.4% APRC representative.

## Expat Holiday let

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22618	2 Year Fixed Rate	5.64%	Product Switch	2 years from switch date	7.49%	7.4%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22630	5 Year Fixed Rate	5.64%	Product Switch	5 years from switch date	7.49%	7.0%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21344	2 Year Discounted Variable Rate	5.29% (SVR minus 2.20%)	Product Switch	2 years from switch date	7.49%	7.4%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £300,000.00 payable over 25 years initially on a fixed rate for 24 months at 5.64%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £1,868.67, followed by 276 monthly payments of £2,195.53. The total amount payable would be £650,906.36 made up of the loan amount plus interest (£350,612.36), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.4% APRC representative.

### Discounted Rate Representative Example

A mortgage of £300,000.00 payable over 25 years on our Standard Variable Rate currently at 7.49% with a discount of 2.20%, giving a current rate payable of 5.29% for 24 months, then on our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £1,806.03, followed by 276 payments of £2,191.04. The total amount payable would be £648,163.76 made up of the loan amount plus interest (£347,869.76), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.4% APRC representative.

## Expat Buy to let

Product Code	Product	Current Initial Rate	Available For	End Date	Standard Variable Rate for the rest of the mortgage, currently	APRC	Switch Fee	Additional Information	Early Repayment Charge
22631	2 Year Fixed Rate	5.29%	Product Switch	2 years from switch date	7.49%	7.4%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	3% For 2 years from switch date
22632	5 Year Fixed Rate	5.35%	Product Switch	5 years from switch date	7.49%	6.9%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	5% For 5 years from switch date
21345	2 Year Discounted Variable Rate	5.15% (SVR minus 2.34%)	Product Switch	2 years from switch date	7.49%	6.9%	£199	Fee free overpayments up to 50% of mortgage balance at date of switch	1% For 2 years from switch date

### Fixed Rate Representative Example

A mortgage of £165,200.00 payable over 30 years initially on a fixed rate for 24 months at 5.29%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £917.44, followed by 336 monthly payments of £1,144.09. The total amount payable would be £406,527.80 made up of the loan amount plus interest (£241,033.80), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.4% APRC representative.

### Discounted Rate Representative Example

A mortgage of £371,000.00 payable over 10 years on our Standard Variable Rate currently at 7.49% with a discount of 2.34%, giving a current rate payable of 5.15% for 24 months, then on our Standard Variable Rate currently at 7.49% for the remainder of the mortgage term. This would require 24 monthly payments of £3,964.41, followed by 96 payments of £4,321.69. The total amount payable would be £510,123.08 made up of the loan amount plus interest (£138,829.08), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 6.9% APRC representative.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP YOUR REPAYMENTS ON YOUR MORTGAGE.

Applicants must be aged 18 or over. Subject to status and valuation. Fees apply. The loan will be secured against your home.

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