Mortgage product switch rate guide.

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

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

Our SVR is currently 7.49%.

Rates effective from 8 October 2026.

Suffolk Building Society

Contents

Customer Type	Page Number
Residential Borrowers with a Capital and Interest Repayment Mortgage	3
Residential Borrowers with an Interest Only or Part Interest / Part Repayment Mortgage	4
Shared Ownership Borrowers / RIO	5
Self Build Borrowers who have completed their build and obtained an Energy Performance Certificate (EPC) with an A or B rating.	6
Buy to Let Borrowers	7
Holiday Let Borrowers	8
Expat Residential Borrowers with a Capital and Interest Repayment Mortgage	9
Expat Residential Borrowers with an Interest Only or Part Interest / Part Repayment Mortgage	10
Expat Buy to Let Borrowers	11
Expat Holiday Let Borrowers	12

Residential

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Standard Capital and Interest Repayment

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	4.89% (SVR minus 2.60%)	24 Months	SVR	7.3%	£199	1%	21362
	2 Year Fixed	5.39%	24 Months	SVR	7.4%	£199	3%	22703
	3 Year Fixed	5.39%	36 Months	SVR	7.2%	£199	3%	22704
	5 Year Fixed	5.49%	60 Months	SVR	6.9%	£199	5%	22705
75%	2 Year Discount	5.09% (SVR minus 2.40%)	24 Months	SVR	7.4%	£199	1%	21363
	2 Year Fixed	5.49%	24 Months	SVR	7.4%	£199	3%	22706
	3 Year Fixed	5.49%	36 Months	SVR	7.3%	£199	3%	22707
	5 Year Fixed	5.59%	60 Months	SVR	7.0%	£199	5%	22708
No Maximum	2 Year Discount	5.19% (SVR minus 2.30%)	24 Months	SVR	7.4%	£199	1%	21364
	2 Year Fixed	5.59%	24 Months	SVR	7.5%	£199	3%	22709
	3 Year Fixed	5.59%	36 Months	SVR	7.3%	£199	3%	22710
	5 Year Fixed	5.69%	60 Months	SVR	7.0%	£199	5%	22711

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £370,000.00 payable over 31 years initially on a fixed rate for 24 months at 5.49%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £2,073.14, followed by 348 monthly payments of £2,542.35. The total amount payable would be £934,588.16 made up of the loan amount plus interest (£564,294.16), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.4% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Residential

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Standard Interest Only or Part Repayment / Part Interest Only

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	4.99% (SVR minus 2.50%)	24 Months	SVR	7.1%	£199	1%	21365
	2 Year Fixed	5.49%	24 Months	SVR	7.4%	£199	3%	22712
	3 Year Fixed	5.49%	36 Months	SVR	7.3%	£199	3%	22713
	5 Year Fixed	5.59%	60 Months	SVR	7.0%	£199	5%	22714
No Maximum	2 Year Discount	5.29% (SVR minus 2.20%)	24 Months	SVR	7.1%	£199	1%	21366
	2 Year Fixed	5.65%	24 Months	SVR	7.5%	£199	3%	22715
	3 Year Fixed	5.65%	36 Months	SVR	7.3%	£199	3%	22716
	5 Year Fixed	5.75%	60 Months	SVR	7.2%	£199	5%	22717

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £168,000.00 payable over 20 years initially on a fixed rate for 24 months at 5.65%. 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 £792.39, followed by 216 monthly payments of £1,050.18. The total amount payable would be £413,951.00 made up of the loan amount plus interest (£245,657.00), a product switch fee of £199, and a mortgage exit fee of £95. The overall cost for comparison is 7.5% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Shared Ownership

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
No Maximum	2 Year Discount	5.15% (SVR minus 2.34%)	24 Months	SVR	7.4%	£199	1%	21336
	2 Year Fixed	5.45%	24 Months	SVR	7.5%	£199	3%	22621
	5 Year Fixed	5.35%	60 Months	SVR	7.0%	£199	5%	22622

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

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.

Retirement Interest Only (RIO)

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
No Maximum	2 Year Discount	5.09% (SVR minus 2.40%)	24 Months	SVR	7.0%	£199	1%	21337
	5 Year Fixed	5.59%	60 Months	SVR	7.1%	£199	5%	22623

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

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.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Self Build

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

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 range will be available for them to switch to.

Residential Capital & Interest Repayment

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	4.64% (SVR minus 2.85%)	24 Months	SVR	7.1%	£199	1%	21367
	2 Year Fixed	5.14%	24 Months	SVR	7.3%	£199	3%	22718
No Maximum	2 Year Discount	4.84% (SVR minus 2.65%)	24 Months	SVR	7.2%	£199	1%	21369
	2 Year Fixed	5.24%	24 Months	SVR	7.3%	£199	3%	22720

Residential Interest Only or Part Interest / Part Repayment

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	4.74% (SVR minus 2.75%)	24 Months	SVR	7.3%	£199	1%	21368
	2 Year Fixed	5.24%	24 Months	SVR	7.4%	£199	3%	22719
No Maximum	2 Year Discount	5.04% (SVR minus 2.45%)	24 Months	SVR	7.3%	£199	1%	21370
	2 Year Fixed	5.40%	24 Months	SVR	7.4%	£199	3%	22721

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £875,000.00 payable over 21 years initially on a fixed rate for 24 months at 5.24%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £5,734.30, followed by 228 monthly payments of £6,809.45. The total amount payable would be £1,690,272.56 made up of the loan amount plus interest (£814,978.56), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.3% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Buy to Let

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Standard

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.30% (SVR minus 2.19%)	24 Months	SVR	6.9%	£199	1%	21371
	2 Year Fixed	5.45%	24 Months	SVR	6.9%	£199	3%	22722
	5 Year Fixed	5.50%	60 Months	SVR	6.1%	£199	5%	22723
No Maximum	2 Year Discount	5.45% (SVR minus 2.04%)	24 Months	SVR	6.9%	£199	1%	21372
	2 Year Fixed	5.60%	24 Months	SVR	7.1%	£199	3%	22724
	5 Year Fixed	5.70%	60 Months	SVR	6.3%	£199	5%	22725

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £265,000.00 payable over 8 years initially on a fixed rate for 24 months at 5.60%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £3,433.67, followed by 72 monthly payments of £3,622.39. The total amount payable would be £343,315.16 made up of the loan amount plus interest (£78,021.16), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.1% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Holiday Let

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Standard

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.35% (SVR minus 2.14%)	24 Months	SVR	7.0%	£199	1%	21373
	2 Year Fixed	5.50%	24 Months	SVR	7.4%	£199	3%	22726
	5 Year Fixed	5.55%	60 Months	SVR	6.9%	£199	5%	22727
No Maximum	2 Year Discount	5.49% (SVR minus 2.00%)	24 Months	SVR	7.0%	£199	1%	21374
	2 Year Fixed	5.69%	24 Months	SVR	7.4%	£199	3%	22728
	5 Year Fixed	5.79%	60 Months	SVR	7.0%	£199	5%	22729

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £700,000.00 payable over 25 years initially on a fixed rate for 24 months at 5.69%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £4,378.40, followed by 276 monthly payments of £5,120.96. The total amount payable would be £1,518,561.32 made up of the loan amount plus interest (£818,466.32), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.4% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Expat Residential

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Residential Capital & Interest Repayment

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.25% (SVR minus 2.24%)	24 Months	SVR	6.9%	£199	1%	21375
	2 Year Fixed	5.45%	24 Months	SVR	7.0%	£199	3%	22730
	5 Year Fixed	5.55%	60 Months	SVR	6.2%	£199	5%	22731
No Maximum	2 Year Discount	5.40% (SVR minus 2.09%)	24 Months	SVR	6.9%	£199	1%	21376
	2 Year Fixed	5.60%	24 Months	SVR	7.1%	£199	3%	22732
	5 Year Fixed	5.70%	60 Months	SVR	6.4%	£199	5%	22733

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £145,000.00 payable over 9 years initially on a fixed rate for 24 months at 5.60%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £1,712.29, followed by 84 monthly payments of £1,821.85. The total amount payable would be £194,158.16 made up of the loan amount plus interest (£49,063.16), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.1% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Expat Residential

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Residential Interest Only or Part Repayment / Part Interest Only

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.40% (SVR minus 2.09%)	24 Months	SVR	7.4%	£199	1%	21377
	2 Year Fixed	5.60%	24 Months	SVR	7.5%	£199	3%	22734
	5 Year Fixed	5.70%	60 Months	SVR	7.1%	£199	5%	22735
No Maximum	2 Year Discount	5.55% (SVR minus 1.94%)	24 Months	SVR	7.5%	£199	1%	21378
	2 Year Fixed	5.75%	24 Months	SVR	7.5%	£199	3%	22736
	5 Year Fixed	5.85%	60 Months	SVR	7.2%	£199	5%	22737

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £145,000.00 payable over 9 years initially on a fixed rate for 24 months at 5.75%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £694.79, followed by 84 monthly payments of £905.04. The total amount payable would be £237,793.32 made up of the loan amount plus interest (£92,698.32), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.5% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Expat Buy to Let

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.35% (SVR minus 2.14%)	24 Months	SVR	7.0%	£199	1%	21379
	2 Year Fixed	5.60%	24 Months	SVR	7.4%	£199	3%	22738
	5 Year Fixed	5.69%	60 Months	SVR	7.1%	£199	5%	22739
No Maximum	2 Year Discount	5.50% (SVR minus 1.99%)	24 Months	SVR	7.1%	£199	1%	21380
	2 Year Fixed	5.70%	24 Months	SVR	7.5%	£199	3%	22740
	5 Year Fixed	5.79%	60 Months	SVR	7.1%	£199	5%	22741

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £165,200.00 payable over 30 years initially on a fixed rate for 24 months at 5.70%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £958.82, followed by 336 monthly payments of £1,145.10. The total amount payable would be £407,860.28 made up of the loan amount plus interest (£242,565.28), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.5% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

Expat Holiday Let

Suffolk Building Society's Standard Variable Rate (SVR) is currently 7.49%

Maximum LTV	Product Type	Initial Rate	Product Term	Reverting to	APRC	Switch Fee	ERC	Product Code
No Maximum	2 Year Discount	5.40% (SVR minus 2.09%)	24 Months	SVR	7.4%	£199	1%	21357
	2 Year Fixed	5.90%	24 Months	SVR	7.5%	£199	3%	22743
	5 Year Fixed	5.95%	60 Months	SVR	7.2%	£199	5%	22744

Additional info: All products allow 50% penalty free overpayments. Early Repayment Charges (ERC) will apply to overpayments above 50% of the mortgage balance at product switch, or if the mortgage is redeemed in full. The product term will begin from the date that the product switch is completed.

Representative Example

A mortgage of £165,200.00 payable over 30 years initially on a fixed rate for 24 months at 5.90%, then our Standard Variable Rate currently at 7.49%. This would require 24 monthly payments of £981.04, followed by 336 monthly payments of £1,147.60. The total amount payable would be £409,230.20 made up of the loan amount plus interest (£243,736.20), a product switch fee of £199 and a mortgage exit fee of £95. The overall cost for comparison is 7.5% APRC representative.

Full personalised details will be provided in your Mortgage Offer, if you request a product switch. A European Standardised Information Sheet (ESIS) can also be provided prior to submitting a switch request for any products that you would like to consider.

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.

Suffolk Building Society, Freehold House, 6-8 The Havens, Ransomes Europark, Ipswich, Suffolk IP3 9SJ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 104875

Suffolk Building Society

Suffolk Building Society, Freehold House, 6-8 The Havens,
Ransomes Europark, Ipswich, Suffolk IP3 9SJ
0330 123 0723
hello@suffolkbuildingsociety.co.uk
suffolkbuildingsociety.co.uk