

The Cambridge Mortgage products

Effective from Tuesday 2nd August

| Products | LTV | Initial Rate | Standard Variable Rate | Product Switch Fee | Additional Borrowing Fee | Early Repayment Charge | | | | | Over-payments | Minimum Loan | | Maximum Loan |
|--|-----|----------------|------------------------|--------------------|--------------------------|------------------------|--------|--------|--------|--------|---------------|----------------|----------------------|--------------|
| | | | | | | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | | Product Switch | Additional Borrowing | |
| Residential mortgages | | | | | | | | | | | | | | |
| 2 Year Fixed Rate | 80% | 3.29% | 5.54% | £400 | £400 | 3% | 2% | – | – | – | 10% | £1 | £10k | £2m |
| 5 Year Fixed Rate | 80% | 3.49% | 5.54% | £400 | £400 | 5% | 4% | 3% | 2% | 1% | 10% | £1 | £10k | £2m |
| 2 Year Discounted Rate 1% ERC | 80% | 2.49% (-3.05%) | 5.54% | £0 | £0 | 1% | 1% | – | – | – | 10% | £1 | £10k | £2m |
| 2 Year Fixed Rate | 90% | 3.39% | 5.54% | £400 | £400 | 3% | 2% | – | – | – | 10% | £1 | £10k | £600k |
| 5 Year Fixed Rate | 90% | 3.59% | 5.54% | £400 | £400 | 5% | 4% | 3% | 2% | 1% | 10% | £1 | £10k | £600k |
| 2 Year Discounted Rate | 90% | 2.94% (-2.60%) | 5.54% | £0 | £0 | | | N/A | | | Unlimited | £1 | £10k | £600k |
| Low Deposit 2 Year Fixed Rate | 95% | 3.49% | 5.54% | £0 | N/A | 3% | 2% | – | – | – | 10% | £1 | N/A | £500k |
| Low Deposit 5 Year Fixed Rate | 95% | 3.69% | 5.54% | £0 | N/A | 5% | 4% | 3% | 2% | 1% | 10% | £1 | N/A | £500k |
| Low Deposit 2 Year Discounted Rate | 95% | 3.14% (-2.40%) | 5.54% | £0 | N/A | | | N/A | | | Unlimited | £1 | N/A | £500k |
| Shared Ownership 2 Year Fixed Rate | 95% | 3.99% | 5.54% | £150 | £150 | 3% | 2% | – | – | – | 10% | £1 | £10k | £400k |
| Shared Ownership 5 Year Fixed Rate | 95% | 4.14% | 5.54% | £150 | £150 | 5% | 4% | 3% | 2% | 1% | 10% | £1 | £10k | £400k |
| Shared Ownership 2 Year Discounted Rate | 95% | 3.54% (-2.00%) | 5.54% | £0 | £0 | | | N/A | | | Unlimited | £1 | £10k | £400k |
| Help to Buy 2 Year Fixed Rate | 75% | 2.54% | 5.54% | £150 | £150 | 3% | 2% | – | – | – | 10% | £1 | £10k | £450k |
| Help to Buy 5 Year Fixed Rate | 75% | 2.69% | 5.54% | £150 | £150 | 5% | 4% | 3% | 2% | 1% | 10% | £1 | £10k | £450k |
| Help to Buy 2 Year Discounted Rate | 75% | 2.79% (-2.75%) | 5.54% | £150 | £150 | | | N/A | | | Unlimited | £1 | £10k | £450k |
| Self-Employed 2 Year Discounted Rate | 80% | 3.49% (-2.05%) | 5.54% | N/A | £400 | | | N/A | | | Unlimited | £1 | £10k | £400k |
| Credit Assist 3 Year Discounted Rate | 85% | 4.24% (-1.30%) | 5.54% | N/A | £400 | | | N/A | | | Unlimited | N/A | £10k | £400k |
| Credit Assist Extra 2 Year Fixed Rate | 70% | 5.29% | 5.54% | N/A | £400 | 3% | 2% | – | – | – | 10% | N/A | £10k | £400k |
| Credit Assist Extra 3 Year Discounted Rate | 70% | 5.49% (-0.05%) | 5.54% | N/A | £400 | | | N/A | | | Unlimited | N/A | £10k | £400k |
| Retirement Interest Only Variable Rate | 55% | 3.44% | 5.54% | £0 | £500 | | | N/A | | | Unlimited | £1 | £10k | £500k |
| Buy to Let mortgages | | | | | | | | | | | | | | |
| BTL 2 Year Discounted Rate | 80% | 3.09% (-3.20%) | 6.29% | £0 | £0 | | | N/A | | | Unlimited | £1 | £10k | £750k |
| BTL 5 Year Fixed Rate | 80% | 3.69% | 6.29% | £800 | £800 | 5% | 4% | 3% | 2% | 1% | 10% | £1 | £10k | £750k |
| Holiday Let 2 Year Discounted Rate | 75% | 3.79% (-2.50%) | 6.29% | £0 | £0 | | | N/A | | | Unlimited | £1 | £10k | £500k |
| Holiday Let 5 Year Fixed Rate | 75% | 4.00% | 6.29% | £800 | £800 | 5% | 4% | 3% | 2% | 1% | 10% | £1 | £10k | £500k |
| Credit Assist BTL 3 Year Discounted Rate | 75% | 4.89% (-1.40%) | 6.29% | N/A | £800 | | | N/A | | | Unlimited | N/A | £10k | £400k |
| Expat BTL 2 Year Discounted Rate | 75% | 3.39% (-2.90%) | 6.29% | £0 | £0 | | | N/A | | | Unlimited | £1 | £10k | £750k |
| Expat BTL 2 Year Fixed Rate | 75% | 3.64% | 6.29% | £800 | £800 | 3% | 2% | – | – | – | 10% | £1 | £10k | £750k |
| Expat BTL 5 Year Fixed Rate | 75% | 3.84% | 6.29% | £800 | £800 | 5% | 4% | 3% | 2% | 1% | 10% | £1 | £10k | £750k |

The Cambridge Building Society

Head Office, 51 Newmarket Road, Cambridge, CB5 8EG

0345 601 2744 intermediary@cambridgebs.co.uk

