



Mortgage product range (new borrowing)

Valid from 17 September 2021

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 50%	2 Year Fixed	0.99%	31.12.23	£0	£999			FID58
	2 Year Fixed	1.09%	31.12.23		£0			FID59
	2 Year Flexx Fixed	1.49%	31.12.23		£999			FID60
	5 Year Fixed	1.09%	31.12.26		£999			FID84
	5 Year Fixed	1.19%	31.12.26		£0			FID85
	5 Year Flexx Fixed	1.65%	31.12.26		£999			FID86

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 65%	2 Year Fixed	1.09%	31.12.23	£0	£999			FID61
	2 Year Fixed	1.19%	31.12.23		£0			FID62
	2 Year Flexx Fixed	1.65%	31.12.23		£999			FID63
	5 Year Fixed	1.19%	31.12.26		£999			FID87
	5 Year Fixed	1.29%	31.12.26		£0			FID88
	5 Year Flexx Fixed	1.75%	31.12.26		£999			FID89
	10 Year Fixed with 5 Year ERCs	2.29%	31.12.31	£999			FIE05	

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.19%	31.12.23	£0	£999			FID64
	2 Year Fixed	1.39%	31.12.23		£0			FID65
	2 Year Flexx Fixed	1.79%	31.12.23		£999			FID66
	5 Year Fixed	1.29%	31.12.26		£999			FID90
	5 Year Fixed	1.45%	31.12.26		£0			FID91
	5 Year Flexx Fixed	1.89%	31.12.26		£999			FID92
	10 Year Fixed	2.55%	31.12.31		£999			FIE06

Val included

RMBS

Payment holiday option

Early repayment charge

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

Residential purchase range (continued)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 80%	2 Year Fixed	1.69%	31.12.23	£0	£999			FID70
	2 Year Fixed	2.15%	31.12.23		£0			FID71
	2 Year Flexx Fixed	2.19%	31.12.23		£999			FID72
	5 Year Fixed	2.19%	31.12.26		£999			FID93
	5 Year Fixed	2.49%	31.12.26		£0			FID94
	5 Year Flexx Fixed	2.49%	31.12.26		£999			FID95
	10 Year Fixed	3.25%	31.12.31		£999			FIE07









	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 85%	2 Year Fixed	1.79%	31.12.23	£0	£999			FID76
	2 Year Fixed	2.19%	31.12.23		£0			FID77
	2 Year Flexx Fixed	2.25%	31.12.23		£999			FID78
	5 Year Fixed	2.29%	31.12.26		£999			FID96
	5 Year Fixed	2.55%	31.12.26		£0			FID97
	5 Year Flexx Fixed	2.59%	31.12.26		£999			FID98
	10 Year Fixed	3.45%	31.12.31		£999			FIE08

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 90%	2 Year Fixed	2.15%	31.12.23	£0	£999			FID79
	2 Year Fixed	2.45%	31.12.23		£0			FID80
	2 Year Flexx Fixed	2.49%	31.12.23		£999			FID81
	5 Year Fixed	2.79%	31.12.26		£999			FID99
	5 Year Fixed	2.99%	31.12.26		£0			FIE01
	5 Year Flexx Fixed	3.05%	31.12.26		£999			FIE02



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

Residential purchase range (continued)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 95%	2 Year Fixed	2.95%	31.12.23	£0	£999			FID82
	2 Year Fixed	3.29%	31.12.23		£0			FID83
	5 Year Fixed	3.35%	31.12.26		£999			FIE03
	5 Year Fixed	3.49%	31.12.26		£0			FIE04



Val included



RMTS



Payment holiday option



ERC Early repayment charge

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

Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.26, followed by SVR (currently 4.49%)

5 / 10 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 50%	2 Year Fixed	0.99%	31.12.23	£0	£999			FID58
	2 Year Fixed	1.09%	31.12.23		£0			FID59
	2 Year Flexx Fixed	1.49%	31.12.23		£999			FID60
	5 Year Fixed	1.09%	31.12.26		£999			FID84
	5 Year Fixed	1.19%	31.12.26		£0			FID85
	5 Year Flexx Fixed	1.65%	31.12.26		£999			FID86

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 65%	2 Year Fixed	1.09%	31.12.23	£0	£999			FID61
	2 Year Fixed	1.19%	31.12.23		£0			FID62
	2 Year Flexx Fixed	1.65%	31.12.23		£999			FID63
	5 Year Fixed	1.19%	31.12.26		£999			FID87
	5 Year Fixed	1.29%	31.12.26		£0			FID88
	5 Year Flexx Fixed	1.75%	31.12.26		£999			FID89
	10 Year Fixed with 5 Year ERCs	2.29%	31.12.31		£999			FIE05

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.19%	31.12.23	£0	£999			FID64
	2 Year Fixed	1.39%	31.12.23		£0			FID65
	2 Year Flexx Fixed	1.79%	31.12.23		£999			FID66
	5 Year Fixed	1.29%	31.12.26		£999			FID90
	5 Year Fixed	1.45%	31.12.26		£0			FID91
	5 Year Flexx Fixed	1.89%	31.12.26		£999			FID92
	10 Year Fixed	2.55%	31.12.31		£999			FIE06

Val included

RMTS

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 80%	2 Year Fixed	1.65%	31.12.23	£0	£999			FID67
	2 Year Fixed	2.09%	31.12.23		£0			FID68
	2 Year Flexx Fixed	2.15%	31.12.23		£999			FID69
	5 Year Fixed	2.19%	31.12.26		£999			FID93
	5 Year Fixed	2.49%	31.12.26		£0			FID94
	5 Year Flexx Fixed	2.49%	31.12.26		£999			FID95
	10 Year Fixed	3.25%	31.12.31		£999			FIE07

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 85%	2 Year Fixed	1.75%	31.12.23	£0	£999			FID73
	2 Year Fixed	2.15%	31.12.23		£0			FID74
	2 Year Flexx Fixed	2.19%	31.12.23		£999			FID75
	5 Year Fixed	2.29%	31.12.26		£999			FID96
	5 Year Fixed	2.55%	31.12.26		£0			FID97
	5 Year Flexx Fixed	2.59%	31.12.26		£999			FID98
	10 Year Fixed	3.45%	31.12.31		£999			FIE08

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 90%	2 Year Fixed	2.15%	31.12.23	£0	£999			FID79
	2 Year Fixed	2.45%	31.12.23		£0			FID80
	2 Year Flexx Fixed	2.49%	31.12.23		£999			FID81
	5 Year Fixed	2.79%	31.12.26		£999			FID99
	5 Year Fixed	2.99%	31.12.26		£0			FIE01
	5 Year Flexx Fixed	3.05%	31.12.26		£999			FIE02













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













Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.26, followed by SVR (currently 4.49%)

5 / 10 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	0.99%	31.12.23	£0	£999			FPT34
	2 Year Fixed	1.09%	31.12.23		£0			FPT35
	2 Year Flexx Fixed	1.49%	31.12.23		£999			FID60
	5 Year Fixed	1.09%	31.12.26		£999			FPT44
	5 Year Fixed	1.19%	31.12.26		£0			FPT45
	5 Year Flexx Fixed	1.65%	31.12.26		£999			FID86

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 65%	2 Year Fixed	1.09%	31.12.23	£0	£999			FPT36
	2 Year Fixed	1.19%	31.12.23		£0			FPT37
	2 Year Flexx Fixed	1.65%	31.12.23		£999			FID63
	5 Year Fixed	1.19%	31.12.26		£999			FPT46
	5 Year Fixed	1.29%	31.12.26		£0			FPT47
	5 Year Flexx Fixed	1.75%	31.12.26		£999			FID89
	10 Year Fixed with 5 Year ERCs	2.29%	31.12.31		£999			FIE05

*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

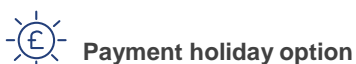
Please refer to 'Notes' for details of the benefits available.

Existing borrowers - further advance range* (continued)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.19%	31.12.23	£0	£999			FPT38
	2 Year Fixed	1.35%	31.12.23		£0			FPT39
	2 Year Flexx Fixed	1.79%	31.12.23		£999			FID66
	5 Year Fixed	1.29%	31.12.26		£999			FPT48
	5 Year Fixed	1.45%	31.12.26		£0			FPT49
	5 Year Flexx Fixed	1.89%	31.12.26		£999			FID92
	10 Year Fixed	2.55%	31.12.31		£999			FIE06













	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 80%	2 Year Fixed	1.55%	31.12.23	£0	£999			FPT40
	2 Year Fixed	1.99%	31.12.23		£0			FPT41
	2 Year Flexx Fixed	2.15%	31.12.23		£999			FID69
	5 Year Fixed	2.19%	31.12.26		£999			FID93
	5 Year Fixed	2.49%	31.12.26		£0			FID94
	5 Year Flexx Fixed	2.49%	31.12.26		£999			FID95
	10 Year Fixed	3.25%	31.12.31		£999			FIE07











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



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 85%	2 Year Fixed	1.59%	31.12.23	£0	£999			FPT42
	2 Year Fixed	2.05%	31.12.23		£0			FPT43
	2 Year Flexx Fixed	2.19%	31.12.23		£999			FID75
	5 Year Fixed	2.29%	31.12.26		£999			FID96
	5 Year Fixed	2.55%	31.12.26		£0			FID97
	5 Year Flexx Fixed	2.59%	31.12.26		£999			FID98
	10 Year Fixed	3.45%	31.12.31		£999			FIE08

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 90%	2 Year Fixed	2.15%	31.12.23	£0	£999			FID79
	2 Year Fixed	2.45%	31.12.23		£0			FID80
	2 Year Flexx Fixed	2.49%	31.12.23		£999			FID81
	5 Year Fixed	2.79%	31.12.26		£999			FID99
	5 Year Fixed	2.99%	31.12.26		£0			FIE01
	5 Year Flexx Fixed	3.05%	31.12.26		£999			FIE02

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



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

Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.26, followed by SVR (currently 4.49%)

5 / 10 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 50%	2 Year Fixed	1.19%	31.12.23	Pur, Remo & PT	£0	£999			OFT41
	2 Year Fixed	1.29%	31.12.23	Pur, Remo & PT		£0			OFT42
	5 Year Fixed	1.29%	31.12.26	Pur, Remo & PT		£999			OFT47
	5 Year Fixed	1.39%	31.12.26	Pur, Remo & PT		£0			OFT48

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 65%	2 Year Fixed	1.29%	31.12.23	Pur, Remo & PT	£0	£999			OFT43
	2 Year Fixed	1.39%	31.12.23	Pur, Remo & PT		£0			OFT44
	5 Year Fixed	1.39%	31.12.26	Pur, Remo & PT		£999			OFT49
	5 Year Fixed	1.49%	31.12.26	Pur, Remo & PT		£0			OFT50
	10 Year Fixed	2.39%	31.12.31	Pur, Remo & PT		£999			OFT53

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.39%	31.12.23	Pur, Remo & PT	£0	£999			OFT45
	2 Year Fixed	1.59%	31.12.23	Pur, Remo & PT		£0			OFT46
	5 Year Fixed	1.49%	31.12.26	Pur, Remo & PT		£999			OFT51
	5 Year Fixed	1.65%	31.12.26	Pur, Remo & PT		£0			OFT52

Val included

RMTS

Payment holiday option

Early repayment charge

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

Offset reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.26, followed by SVR (currently 4.49%)

5 / 10 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	1.29%	31.12.23	Pur, Remo, F/A & PT	£0	£999			IO025
	2 Year Fixed	1.39%	31.12.23	Pur, Remo, F/A & PT		£0			IO026
	5 Year Fixed	1.39%	31.12.26	Pur, Remo, F/A & PT		£999			IO027
	5 Year Fixed	1.49%	31.12.26	Pur, Remo, F/A & PT		£0			IO028



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

Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.26, 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	1.49%	31.12.23	Pur, Remo & PT	£0	£999			OI021
	2 Year Fixed	1.59%	31.12.23	Pur, Remo & PT		£0			OI022
	5 Year Fixed	1.59%	31.12.26	Pur, Remo & PT		£999			OI023
	5 Year Fixed	1.69%	31.12.26	Pur, Remo & PT		£0			OI024



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

Offset reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.26, 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	1.25%	31.10.23	Pur, Remo, F/A & PT	£0	£1,999			GME99
	2 Year Flexx Fixed	1.69%	31.10.23	Pur, Remo, F/A & PT		£1,999			GMF01
	2 Year Fixed	1.59%	31.10.23	Pur, Remo, F/A & PT		£999			GMF02
	2 Year Fixed	1.89%	31.10.23	Pur, Remo, F/A & PT		£0			GMF03
	5 Year Fixed	1.65%	30.04.27	Pur, Remo, F/A & PT		£1,999			GMF09
	5 Year Flexx Fixed	2.09%	30.04.27	Pur, Remo, F/A & PT		£1,999			GMF10
	5 Year Fixed	1.79%	30.04.27	Pur, Remo, F/A & PT		£999			GMF11
	5 Year Fixed	1.95%	30.04.27	Pur, Remo, F/A & PT		£0			GMF12

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product codes
Max LTV 70%	2 Year Fixed	1.85%	31.10.23	Pur, Remo, F/A & PT	£0	£999			GMF04
	5 Year Fixed	2.15%	30.04.27	Pur, Remo, F/A & PT		£999			GMF13

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.69%	31.10.23	Pur, Remo, F/A & PT	£0	£1,999			GMF05
	2 Year Flexx Fixed	2.15%	31.10.23	Pur, Remo, F/A & PT		£1,999			GMF06
	2 Year Fixed	2.05%	31.10.23	Pur, Remo, F/A & PT		£999			GMF07
	2 Year Fixed	2.39%	31.10.23	Pur, Remo, F/A & PT		£0			GMF08
	5 Year Fixed	2.19%	30.04.27	Pur, Remo, F/A & PT		£1,999			GMF14
	5 Year Flexx Fixed	2.65%	30.04.27	Pur, Remo, F/A & PT		£1,999			GMF15
	5 Year Fixed	2.35%	30.04.27	Pur, Remo, F/A & PT		£999			GMF16
	5 Year Fixed	2.49%	30.04.27	Pur, Remo, F/A & PT		£0			GMF17



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	1.49%	31.10.23	Pur, Remo, F/A & PT	£0	£1,999			QAD20
	2 Year Flexx Fixed	1.95%	31.10.23	Pur, Remo, F/A & PT		£1,999			QAD21
	2 Year Fixed	1.85%	31.10.23	Pur, Remo, F/A & PT		£999			QAD22
	2 Year Fixed	2.15%	31.10.23	Pur, Remo, F/A & PT		£0			QAD23
	5 Year Fixed	1.89%	30.04.27	Pur, Remo, F/A & PT		£1,999			QAD29
	5 Year Flexx Fixed	2.35%	30.04.27	Pur, Remo, F/A & PT		£1,999			QAD30
	5 Year Fixed	1.99%	30.04.27	Pur, Remo, F/A & PT		£999			QAD31
	5 Year Fixed	2.19%	30.04.27	Pur, Remo, F/A & PT		£0			QAD32

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 70%	2 Year Fixed	2.09%	31.10.23	Pur, Remo, F/A & PT	£0	£999			QAD24
	5 Year Fixed	2.39%	30.04.27	Pur, Remo, F/A & PT		£999			QAD33

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Benefits	Product code
Max LTV 75%	2 Year Fixed	1.95%	31.10.23	Pur, Remo, F/A & PT	£0	£1,999			QAD25
	2 Year Flexx Fixed	2.39%	31.10.23	Pur, Remo, F/A & PT		£1,999			QAD26
	2 Year Fixed	2.29%	31.10.23	Pur, Remo, F/A & PT		£999			QAD27
	2 Year Fixed	2.65%	31.10.23	Pur, Remo, F/A & PT		£0			QAD28
	5 Year Fixed	2.45%	30.04.27	Pur, Remo, F/A & PT		£1,999			QAD34
	5 Year Flexx Fixed	2.89%	30.04.27	Pur, Remo, F/A & PT		£1,999			QAD35
	5 Year Fixed	2.59%	30.04.27	Pur, Remo, F/A & PT		£999			QAD36
	5 Year Fixed	2.75%	30.04.27	Pur, Remo, F/A & PT		£0			QAD37



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

Max LTV 75%	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Product code
	Standard Variable Rate	4.49%	N/a	F/A & PT	£0	£0		VAR46



Val included



RMTS



Payment holiday option



Early repayment charge

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

Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.26, followed by SVR (currently 4.49%)

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

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	4.49%	N/a	F/A & PT	£0	£0		VAR42



Val included



RMTS



Payment holiday option



Early repayment charge



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%)

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	1.09%	31.12.23	F/A & PT	£0	£0		GTH07
	5 Year Fixed	1.19%	31.12.26	F/A & PT		£0		GTH10

	Scheme	Initial rate	Scheme end date	Availability	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.35%	31.12.23	F/A & PT	£0	£0		GTH08
	5 Year Fixed	1.45%	31.12.26	F/A & PT		£0		GTH11
	Standard Variable Rate	4.49%	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%	31.12.23	F/A & PT	£0	£0		GTH09



Val included



RMTS



Payment holiday option



Early repayment charge

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

Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 31.12.26, 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	Availability	Application fee	Product fee	ERCs	Product code
Max LTV 65%	Standard Variable Rate	4.49%	N/a	F/A & PT	£0	£0		GSV42



Val included



RMTS



Payment holiday option



Early repayment charge

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%)

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 31.12.26, the ERCs would apply as follows:

Year 1 5% until 31.12.22
 Years 2 and 3 3% until 31.12.24
 Years 4 and 5 1% until 31.12.26

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%**^	65%**	
>500,000 <=750,000	85%	85%	75%**	65%**	85%**^	65%**	
>400,000 <=500,000	90%	90%	75%**	65%**	90%**^	65%**	
Up to 400,000	95%	95%	75%**	65%**	95%**^	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 0.50% discount from our Standard Variable Rate (SVR), which gives a rate of 3.99%.

Bank of England Base Rate (BBR)

The Bank of England Base Rate is currently 0.10%.

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 on selected products for purchase and first time buyer applications. 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



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.

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