



Product transfer range

Valid from 17 September 2021

Residential product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 50%	2 Year Fixed	0.99%	31.12.23	£0	£999	ERC	FPT34
	2 Year Fixed	1.09%	31.12.23		£0	ERC	FPT35
	2 Year Flexx Fixed	1.49%	31.12.23		£999		FID60
	5 Year Fixed	1.09%	31.12.26		£999	ERC	FPT44
	5 Year Fixed	1.19%	31.12.26		£0	ERC	FPT45
	5 Year Flexx Fixed	1.65%	31.12.26		£999		FID86

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 65%	2 Year Fixed	1.09%	31.12.23	£0	£999	ERC	FPT36
	2 Year Fixed	1.19%	31.12.23		£0	ERC	FPT37
	2 Year Flexx Fixed	1.65%	31.12.23		£999		FID63
	5 Year Fixed	1.19%	31.12.26		£999	ERC	FPT46
	5 Year Fixed	1.29%	31.12.26		£0	ERC	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	ERC	FIE05

One present day valuation included

ERC Early repayment charge

Residential reversion

2 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 product transfer (continued)

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

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

One present day valuation included

ERC Early repayment charge

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 product transfer (continued)

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 85%	2 Year Fixed	1.59%	31.12.23	£0	£999	ERC	FPT42
	2 Year Fixed	2.05%	31.12.23		£0	ERC	FPT43
	2 Year Flexx Fixed	2.19%	31.12.23		£999		FID75
	5 Year Fixed	2.29%	31.12.26		£999	ERC	FID96
	5 Year Fixed	2.55%	31.12.26		£0	ERC	FID97
	5 Year Flexx Fixed	2.59%	31.12.26		£999		FID98
	10 Year Fixed	3.45%	31.12.31		£999	ERC	FIE08

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

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

One present day valuation included

ERC Early repayment charge

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%)

Not for customer use

Offset product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 50%	2 Year Fixed	1.19%	31.12.23	£0	£999	ERC	OFT41
	2 Year Fixed	1.29%	31.12.23		£0	ERC	OFT42
	5 Year Fixed	1.29%	31.12.26		£999	ERC	OFT47
	5 Year Fixed	1.39%	31.12.26		£0	ERC	OFT48

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

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.39%	31.12.23	£0	£999	ERC	OFT45
	2 Year Fixed	1.59%	31.12.23		£0	ERC	OFT46
	5 Year Fixed	1.49%	31.12.26		£999	ERC	OFT51
	5 Year Fixed	1.65%	31.12.26		£0	ERC	OFT52

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 3.99%) until 31.12.26, followed by SVR (currently 4.49%)

5 / 10 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	1.29%	31.12.23	£0	£999	ERC	IO025
	2 Year Fixed	1.39%	31.12.23		£0	ERC	IO026
	5 Year Fixed	1.39%	31.12.26		£999	ERC	IO027
	5 Year Fixed	1.49%	31.12.26		£0	ERC	IO028

One present day valuation included

ERC Early repayment charge

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%)

Interest-only Offset product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 50%	2 Year Fixed	1.49%	31.12.23	£0	£999	ERC	OI021
	2 Year Fixed	1.59%	31.12.23		£0	ERC	OI022
	5 Year Fixed	1.59%	31.12.26		£999	ERC	OI023
	5 Year Fixed	1.69%	31.12.26		£0	ERC	OI024

One present day valuation included

ERC Early repayment charge

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%)

Buy to Let product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 65%	2 Year Fixed	1.25%	31.10.23	£0	£1,999	ERC	GME99
	2 Year Flexx Fixed	1.69%	31.10.23		£1,999		GMF01
	2 Year Fixed	1.59%	31.10.23		£999	ERC	GMF02
	2 Year Fixed	1.89%	31.10.23		£0	ERC	GMF03
	5 Year Fixed	1.65%	30.04.27		£1,999	ERC	GMF09
	5 Year Flexx Fixed	2.09%	30.04.27		£1,999		GMF10
	5 Year Fixed	1.79%	30.04.27		£999	ERC	GMF11
	5 Year Fixed	1.95%	30.04.27		£0	ERC	GMF12

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 70%	2 Year Fixed	1.85%	31.10.23	£0	£999	ERC	GMF04
	5 Year Fixed	2.15%	30.04.27		£999	ERC	GMF13

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

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	1.49%	31.10.23	£0	£1,999	ERC	QAD20
	2 Year Flexx Fixed	1.95%	31.10.23		£1,999		QAD21
	2 Year Fixed	1.85%	31.10.23		£999	ERC	QAD22
	2 Year Fixed	2.15%	31.10.23		£0	ERC	QAD23
	5 Year Fixed	1.89%	30.04.27		£1,999	ERC	QAD29
	5 Year Flexx Fixed	2.35%	30.04.27		£1,999		QAD30
	5 Year Fixed	1.99%	30.04.27		£999	ERC	QAD31
	5 Year Fixed	2.19%	30.04.27		£0	ERC	QAD32

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 70%	2 Year Fixed	2.09%	31.10.23	£0	£999	ERC	QAD24
	5 Year Fixed	2.39%	30.04.27		£999	ERC	QAD33

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

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%	31.12.31	£0	£0		COT29
	Standard Variable Rate	4.49%	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%	31.12.26	£0	£0		COT28
	MOREgage 5 Year Flexx Fixed	4.49%	31.12.26		£250		TMM32
	Credit Impaired 5 Year Flexx Fixed	4.49%	31.12.26		£250		TCI28
	Self Certified 5 Year Flexx Fixed	4.49%	31.12.26		£250		TSZ41

One present day valuation included

ERC Early repayment charge

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	Application fee	Product fee	ERCs	Product code
Max LTV 65%	Standard Variable Rate	4.49%	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%	30.04.27	£0	£0		TBZ67

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%)

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	1.09%	31.12.23	£0	£0	ERC	GTH07
	5 Year Fixed	1.19%	31.12.26		£0	ERC	GTH10

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.35%	31.12.23	£0	£0	ERC	GTH08
	5 Year Fixed	1.45%	31.12.26		£0	ERC	GTH11
	10 Year Flexx Fixed	3.15%	31.12.31		£0		GOT29
	Standard Variable Rate	4.49%	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%	31.12.23	£0	£0	ERC	GTH09

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 100%	5 Year Flexx Fixed	4.24%	31.12.26	£0	£0		GOT28
	MOREgage 5 Year Flexx Fixed	4.49%	31.12.26		£250		GTM32
	Credit Impaired 5 Year Flexx Fixed	4.49%	31.12.26		£250		GTC28
	Self Certified 5 Year Flexx Fixed	4.49%	31.12.26		£250		GTS41

One present day valuation included

ERC Early repayment charge

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	Application fee	Product fee	ERCs	Product code
Max LTV 65%	Standard Variable Rate	4.49%	N/a	£0	£0		GSV42

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 100%	5 Year Flexx Fixed	4.49%	30.04.27	£0	£0		GTB67

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%)

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 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

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 3.99%.

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.

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.

Information correct at time of going to print (15 September 2021).