



Product transfer range

Valid from 07 May 2021

Residential product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 50%	2 Year Fixed	1.05%	30.06.23	£0	£999	ERC	FIA41
	2 Year Fixed	1.45%	30.06.23		£0	ERC	FIA42
	2 Year Flexx Fixed	1.59%	30.06.23		£499		FHZ77
	3 Year Fixed	1.39%	30.06.24		£999	ERC	FIA06
	5 Year Fixed	1.39%	30.06.26		£999	ERC	FIA51
	5 Year Fixed	1.69%	30.06.26		£0	ERC	FIA52
	5 Year Flexx Fixed	1.75%	30.06.26		£499		FIA15

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 65%	2 Year Fixed	1.19%	30.06.23	£0	£999	ERC	FIA43
	2 Year Fixed	1.59%	30.06.23		£0	ERC	FIA44
	2 Year Flexx Fixed	1.75%	30.06.23		£499		FHZ80
	3 Year Fixed	1.49%	30.06.24		£999	ERC	FIA07
	5 Year Fixed	1.49%	30.06.26		£999	ERC	FIA53
	5 Year Fixed	1.79%	30.06.26		£0	ERC	FIA54
	5 Year Flexx Fixed	1.85%	30.06.26		£499		FIA18
	10 Year Fixed with 5 Year ERCs	2.29%	30.06.31		£999	ERC	FIA37

One present day valuation included

ERC Early repayment charge

Residential reversion

2 / 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.06.26, 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	1.29%	30.06.23	£0	£999	ERC	FIA97
	2 Year Fixed	1.75%	30.06.23		£0	ERC	FIA98
	2 Year Flexx Fixed	1.89%	30.06.23		£499		FIA59
	3 Year Fixed	1.55%	30.06.24		£999	ERC	FIA78
	5 Year Fixed	1.65%	30.06.26		£999	ERC	FIB04
	5 Year Fixed	1.95%	30.06.26		£0	ERC	FIB05
	5 Year Flexx Fixed	1.99%	30.06.26		£499		FIA84
	10 Year Fixed	2.55%	30.06.31		£999	ERC	FIA38

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 80%	2 Year Fixed	1.79%	30.06.23	£0	£999	ERC	FIA99
	2 Year Fixed	2.35%	30.06.23		£0	ERC	FIB01
	2 Year Flexx Fixed	2.49%	30.06.23		£499		FIA65
	3 Year Fixed	2.49%	30.06.24		£999	ERC	FIA80
	5 Year Fixed	2.65%	30.06.26		£999	ERC	FIA88
	5 Year Fixed	2.95%	30.06.26		£0	ERC	FIA89
	5 Year Flexx Fixed	2.95%	30.06.26		£499		FIA90
	10 Year Fixed	3.25%	30.06.31		£999	ERC	FIA39

One present day valuation included

ERC Early repayment charge

Residential reversion

2 / 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.06.26, 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	2.45%	30.06.23	£0	£999	ERC	FIB02
	2 Year Fixed	2.69%	30.06.23		£0	ERC	FIB03
	2 Year Flexx Fixed	2.85%	30.06.23		£499		FIA71
	3 Year Fixed	3.05%	30.06.24		£999	ERC	FIA81
	5 Year Fixed	3.25%	30.06.26		£999	ERC	FIA91
	5 Year Fixed	3.55%	30.06.26		£0	ERC	FIA92
	5 Year Flexx Fixed	3.55%	30.06.26		£499		FIA93
	10 Year Fixed	3.45%	30.06.31		£999	ERC	FIA40

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 90%	2 Year Fixed	3.09%	30.06.23	£0	£999	ERC	FIB08
	2 Year Fixed	3.45%	30.06.23		£0	ERC	FIA76
	2 Year Flexx Fixed	3.45%	30.06.23		£499		FIA77
	5 Year Fixed	3.39%	30.06.26		£999	ERC	FIA94
	5 Year Fixed	3.69%	30.06.26		£0	ERC	FIA95
	5 Year Flexx Fixed	3.69%	30.06.26		£499		FIA96

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 95%	5 Year Fixed	3.89%	30.06.26	£0	£999	ERC	FIB06
	5 Year Fixed	4.09%	30.06.26		£0	ERC	FIB07

One present day valuation included

ERC Early repayment charge

Residential reversion

2 / 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.06.26, followed by SVR (currently 4.49%)

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

Offset product transfer

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 50%	2 Year Fixed	1.39%	30.06.23	£0	£999	ERC	OFR69
	2 Year Fixed	1.79%	30.06.23		£0	ERC	OFR70
	5 Year Fixed	1.65%	30.06.26		£999	ERC	OFR79
	5 Year Fixed	1.95%	30.06.26		£0	ERC	OFR80

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 65%	2 Year Fixed	1.55%	30.06.23	£0	£999	ERC	OFR90
	2 Year Fixed	1.95%	30.06.23		£0	ERC	OFR91
	5 Year Fixed	1.75%	30.06.26		£999	ERC	OFR96
	5 Year Fixed	2.05%	30.06.26		£0	ERC	OFR97
	10 Year Fixed	2.39%	30.06.31		£999	ERC	OFR89

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.65%	30.06.23	£0	£999	ERC	OFR92
	2 Year Fixed	2.09%	30.06.23		£0	ERC	OFR93
	5 Year Fixed	1.89%	30.06.26		£999	ERC	OFR98
	5 Year Fixed	2.19%	30.06.26		£0	ERC	OFR99

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 30.06.26, 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	1.65%	30.06.23	£0	£999	ERC	IO017
	2 Year Fixed	2.05%	30.06.23		£0	ERC	IO018
	5 Year Fixed	1.85%	30.06.26		£999	ERC	IO019
	5 Year Fixed	2.15%	30.06.26		£0	ERC	IO020

One present day valuation included

[ERC](#) Early repayment charge

Residential reversion

2 / 3 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.06.26, 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	1.85%	30.06.23	£0	£999	ERC	OI014
	2 Year Fixed	2.25%	30.06.23		£0	ERC	OI015
	5 Year Fixed	2.05%	30.06.26		£999	ERC	OI016
	5 Year Fixed	2.35%	30.06.26		£0	ERC	OI013

One present day valuation included

[ERC](#) Early repayment charge

Offset reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.06.26, 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	1.45%	31.07.23	£0	£1,999	ERC	GME71
	2 Year Flexx Fixed	1.89%	31.07.23		£1,999		GME72
	2 Year Fixed	1.79%	31.07.23		£999	ERC	GME73
	2 Year Fixed	2.15%	31.07.23		£0	ERC	GME74
	5 Year Fixed	1.89%	31.01.27		£1,999	ERC	GME76
	5 Year Flexx Fixed	2.35%	31.01.27		£1,999		GME77
	5 Year Fixed	2.05%	31.01.27		£999	ERC	GME78
	5 Year Fixed	2.19%	31.01.27		£0	ERC	GME79

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 70%	2 Year Fixed	1.95%	31.07.23	£0	£999	ERC	GME75
	5 Year Fixed	2.25%	31.01.27		£999	ERC	GME80

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.89%	31.07.23	£0	£1,999	ERC	GME58
	2 Year Flexx Fixed	2.35%	31.07.23		£1,999		GME59
	2 Year Fixed	2.25%	31.07.23		£999	ERC	GME60
	2 Year Fixed	2.59%	31.07.23		£0	ERC	GME61
	5 Year Fixed	2.45%	31.01.27		£1,999	ERC	GME67
	5 Year Flexx Fixed	2.89%	31.01.27		£1,999		GME68
	5 Year Fixed	2.59%	31.01.27		£999	ERC	GME69
	5 Year Fixed	2.75%	31.01.27		£0	ERC	GME70

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	1.69%	31.07.23	£0	£1,999	ERC	QAC91
	2 Year Flexx Fixed	2.15%	31.07.23		£1,999		QAC92
	2 Year Fixed	2.05%	31.07.23		£999	ERC	QAC93
	2 Year Fixed	2.39%	31.07.23		£0	ERC	QAC94
	5 Year Fixed	2.15%	31.01.27		£1,999	ERC	QAC96
	5 Year Flexx Fixed	2.59%	31.01.27		£1,999		QAC97
	5 Year Fixed	2.25%	31.01.27		£999	ERC	QAC98
	5 Year Fixed	2.45%	31.01.27		£0	ERC	QAC99

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 70%	2 Year Fixed	2.19%	31.07.23	£0	£999	ERC	QAC95
	5 Year Fixed	2.49%	31.01.27		£999	ERC	QAD01

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	2.15%	31.07.23	£0	£1,999	ERC	QAC78
	2 Year Flexx Fixed	2.59%	31.07.23		£1,999		QAC79
	2 Year Fixed	2.49%	31.07.23		£999	ERC	QAC80
	2 Year Fixed	2.85%	31.07.23		£0	ERC	QAC81
	5 Year Fixed	2.69%	31.01.27		£1,999	ERC	QAC87
	5 Year Flexx Fixed	3.15%	31.01.27		£1,999		QAC88
	5 Year Fixed	2.85%	31.01.27		£999	ERC	QAC89
	5 Year Fixed	2.99%	31.01.27		£0	ERC	QAC90

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%	30.06.31	£0	£0		COT25
	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%	30.06.26	£0	£0		COT24
	MOREgage 5 Year Flexx Fixed	4.49%	30.06.26		£250		TMM30
	Credit Impaired 5 Year Flexx Fixed	4.49%	30.06.26		£250		TCI26
	Self Certified 5 Year Flexx Fixed	4.49%	30.06.26		£250		TSZ39

One present day valuation included

ERC Early repayment charge

Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.06.26, 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%	31.01.27	£0	£0		TBZ66

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	1.45%	30.06.23	£0	£0	ERC	GTG86
	5 Year Fixed	1.69%	30.06.26		£0	ERC	GTG89

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 75%	2 Year Fixed	1.75%	30.06.23	£0	£0	ERC	GTG91
	5 Year Fixed	1.95%	30.06.26		£0	ERC	GTG93
	10 Year Flexx Fixed	3.15%	30.06.31		£0		GOT25
	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	2.69%	30.06.23	£0	£0	ERC	GTG92

	Scheme	Initial rate	Scheme end date	Application fee	Product fee	ERCs	Product code
Max LTV 100%	5 Year Flexx Fixed	4.24%	30.06.26	£0	£0		GOT24
	MOREgage 5 Year Flexx Fixed	4.49%	30.06.26		£250		GTM30
	Credit Impaired 5 Year Flexx Fixed	4.49%	30.06.26		£250		GTC26
	Self Certified 5 Year Flexx Fixed	4.49%	30.06.26		£250		GTS39

One present day valuation included

ERC Early repayment charge

Residential reversion

2 Year Fixed: 0.50% Discount from SVR (currently 3.99%) until 30.06.26, followed by SVR (currently 4.49%)

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

Existing Buy to Let borrowers – Godiva Mortgages Limited

(continued)

	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%	31.01.27	£0	£0		GTB66

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					
	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 30.06.26, the ERCs would apply as follows:

Year 1 5% until 30.06.22
Years 2 and 3 3% until 30.06.24
Years 4 and 5 1% until 30.06.26

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 (04 May 2021).