

BUCKINGHAMSHIRE BUILDING SOCIETY

Mortgage Product Guide

For Intermediaries Only

30th October 2026

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For more information, please click the name of a product on any of the following pages or visit www.bucksbs.co.uk/intermediaries/products/

Everyday Residential

Everyday First Time Buyer 95% LTV Fixed to 28/02/2030 (FF52)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.29%	3 Years	7.94% variable	3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£500,000	95% including fees	7.8%	N/A	N/A	Yes

Everyday Residential up to 70% LTV 2 Year Discount (D369)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.19% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£1,000,000	70% including fees	7.7%	N/A	£999	Yes

*Discount of 2.75% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Everyday Residential *(Continued)*

Everyday Residential up to 80% LTV 2 Year Discount (D370)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.39% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£1,000,000	80% including fees	7.8%	N/A	£999	Yes

*Discount of 2.55% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Everyday Residential up to 90% LTV 2 Year Discount (D371)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.79% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	90% including fees	7.9%	N/A	£999	Yes

*Discount of 2.15% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Everyday Residential *(Continued)*

Short Term Lending 1 Year Discount (D363)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.99% variable*	1 Year	7.94% variable	N/A	£100,000	£500,000	60% including fees	8.6%	N/A	£2,500	No

*Discount of 1.95% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Credit Revive

Credit Revive up to 70% LTV Fixed to 28/02/2029 (F185)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.05%	2 Years	7.94% variable	2% to 29/02/2028 1% to 28/02/2029	£50,000	£750,000	70% including fees	8.0%	N/A	£499	Yes

Credit Revive up to 85% LTV Fixed to 28/02/2029 (F186)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.29%	2 Years	7.94% variable	2% to 29/02/2028 1% to 28/02/2029	£50,000	£750,000	85% including fees	8.0%	N/A	£499	Yes

Credit Restore

Credit Restore up to 60% 3 Year Discount (IC89)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.49% variable	3 Years	7.94% variable	3% in Year 1 2% in Year 2 1% in Year 3	£50,000	£750,000	60% including fees	6.8%	N/A	£499	Yes

*Discount of 2.45% from our Standard Variable Rate (SVR), currently 7.94% variable for 3 years.

Credit Restore up to 75% LTV 3 Year Discount (IC90)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.89% variable	3 Years	7.94% variable	3% in Year 1 2% in Year 2 1% in Year 3	£50,000	£750,000	75% including fees	7.0%	N/A	£499	Yes

*Discount of 2.05% from our Standard Variable Rate (SVR), currently 7.94% variable for 3 years.

Credit Restore *(Continued)*

Credit Restore up to 60% LTV Fixed to 28/02/2030 (IC91)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.39%	3 Years	7.94% variable	3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£750,000	60% including fees	7.6%	N/A	£499	Yes

Credit Restore up to 75% LTV Fixed to 28/02/2030 (IC92)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.75%	3 Years	7.94% variable	3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£50,000	£750,000	75% including fees	7.8%	N/A	£499	Yes

Later Life Lending

Retirement 3 Year Discount (RE73)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.09% variable	3 Years	7.94% variable	3% in Year 1 2% in Year 2 1% in Year 3	£50,000	£1,000,000	75% including fees	7.8%	N/A	£999	No

*Discount of 2.85% from our Standard Variable Rate (SVR), currently 7.94% variable for 3 years, but which will not go below a floor of 2.50% during this period

Retirement Interest Only 2 Year Discount (RI59)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.29% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£25,000	£750,000	60% including fees	7.9%	N/A	£499	No

*Discount of 2.65% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Buy to Let

Everyday Buy to Let 2 Year Discount (B132)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.04% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	80% including fees	7.9%	N/A	£1,195	Yes

*Discount of 2.90% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Buy to Let Ltd Co SPV 2 Year Discount (B133)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.19% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	80% including fees	7.9%	N/A	£1,500	Yes

*Discount of 2.75% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Buy to Let *(Continued)*

Portfolio SPV Ltd Co Up to 10 Properties Fixed to 28/02/2030 (B149)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.89%	3 Years	7.94% variable	3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£100,000	£750,000	75% including fees	8.2%	N/A	£1,500	No

Holiday Let

Holiday Let 2 Year Discount (HL52)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.04% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	75% including fees	7.8%	N/A	£1,195	Yes

*Discount of 2.90% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Holiday Let Ltd Co SPV 2 Year Discount (HL53)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.19% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	75% including fees	7.8%	N/A	£1,500	Yes

*Discount of 2.75% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Expat

Expat BTL Ltd Co SPV 2 Year Discount (EX1E)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.29% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	80% including fees	7.9%	N/A	£1,500	Yes

*Discount of 2.65% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Everyday Expat Buy to Let 2 Year Discount (EX97)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.29% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	80% including fees	7.8%	N/A	£1,195	Yes

*Discount of 2.65% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Expat *(Continued)*

Everyday Expat Holiday Let 2 Year Discount (EX99)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.39% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	75% including fees	7.8%	N/A	£1,195	Yes

*Discount of 2.55% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years, but which will not go below a floor of 2.50% during this period

Expat Holiday Let Ltd Co SPV 2 Year Discount (EX1A)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Discount	5.49% variable*	2 Years	7.94% variable	2% in Year 1 1% in Year 2	£50,000	£750,000	75% including fees	7.9%	N/A	£1,500	Yes

*Discount of 2.45% from our Standard Variable Rate (SVR), currently 7.94% variable for 2 years.

Expat *(Continued)*

Expat Portfolio SPV Ltd Co Up to 10 Properties Fixed to 28/02/2030 (EX1L)											
Type	Initial Rate	Initial Period	Followed by our Standard Variable Rate (SVR) for the rest of the term	Early Repayment Charge	Minimum Loan	Maximum Loan	Maximum LTV	APRC	Application Fee	Product Fee	Suitable for FTB's
Fixed Rate	6.89%	3 Years	7.94% variable	3% to 29/02/2028 2% to 28/02/2029 1% to 28/02/2030	£100,000	£750,000	75% including fees	8.3%	N/A	£1,500	No

Valuation Scale & Fees

Purchase Price/Estimated Value Not Exceeding	Fee (VAT inc.)
£100,000	£160
£150,000	£200
£200,000	£230
£250,000	£250
£300,000	£275
£400,000	£340
£500,000	£400
£600,000	£540

Purchase Price/Estimated Value Not Exceeding	Fee (VAT inc.)
£700,000	£585
£800,000	£655
£900,000	£740
£1,000,000	£800
£1,250,000	£895
£1,500,000	£1,020
£1,750,000	£1,100
£2,000,000	£1,310

Valuation fees are inclusive of VAT

Fees are available on request for any property over £2,000,000

Find Your Key Account Manager



Claire Askham (North)
claireaskham@bucksbs.co.uk
01494 418257



Paul Johnson (Midlands & Wales)
pauljohnson@bucksbs.co.uk
01494 877251



Matt McDougall (East & South)
mattmcdougall@bucksbs.co.uk
01494 321883



Julie Hanif (Local)
juliehanif@bucksbs.co.uk
01494 418254

General Enquiries
Email: intermediaries@bucksbs.co.uk
Call: 01494 879 500



Further Information

BUCKINGHAMSHIRE BUILDING SOCIETY

- Manual underwriting on all cases
- Limited tranche availability
- Available for properties across England and Wales

Individual product T&Cs apply. Other fees apply.

Early Repayment Charges will apply to any lump sum or full redemption paid over 10% of the capital balance

Please visit **www.bucksbs.co.uk** for more information

Rates are correct at **30th October 2026**

WARNING: The mortgaged property may be repossessed if repayments are not kept up on the mortgage.

Contact Us

High Street
Chalfont St Giles
Bucks HP8 4QB

01494 879500
intermediaries@bucksbs.co.uk

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