

CO-OPERATIVE ENERGY EFFICIENT ADDITIONAL BORROWING PRODUCTS

18/11/2025

Please note, these products are only available for additional borrowing

Product	Product Code	End Date	Product fee	Maximum LTV
				60%
Green 2 year fixed	2X6550T11	30/04/2028	£0	3.97% 6.3% APRC
Green 5 year fixed	5X6552T11	30/04/2031	£0	4.07% 5.5% APRC
Product	Product Code	End Date	Product fee	Maximum LTV
				85%
Green 2 year fixed	2X6551T11	30/04/2028	£0	4.39% 6.6% APRC
Green 5 year fixed	5X6553T11	30/04/2031	£0	4.62% 6.2% APRC

Representative Example

A mortgage of £15,160.35 payable over 15 years initially on a fixed rate for 5 years at 4.07% and then on our current variable rate of 6.87% (variable) for the remaining 10 years would require 60 monthly payments of £112.67 followed by 120 monthly payments of £128.05. The total amount payable would be £22,175.96 made up of the loan amount plus interest (£7,015.61)

The overall cost for comparison is 5.4% APRC representative.

Notes:

- Minimum loan amount for further borrowing is £5,000
- Customers must have held their mortgage for a minimum of 6 months, and maintained it satisfactorily, before additional lending would be considered.
- Only existing Britannia or Co-operative Bank mortgage account holders can apply for green additional borrowing products.
- Customers must have completed the Energy Saving Trust online tool and are required to provide the report generated from the tool as part of the application.
- Customers must use at least 50% of the borrowing for 'green' home improvements.
- Examples of 'green' home improvements could be, installation of solar panels, air and or ground source heat pumps, new insulated UPVC external doors and windows, boiler upgrade, solid floor insulation, electric car charging point, loft insulation, tanks and pipes insulation.

Early repayment charges (ERC)

During the early repayment charge period, overpayments can be made up to 10% of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10% of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge.

2 year fixed	2% of the amount redeemed until 30 Apr 2027
	1% of the amount redeemed until 30 Apr 2028
5 year fixed	5% of the amount redeemed until 30 Apr 2027
	4% of the amount redeemed until 30 Apr 2028
	3% of the amount redeemed until 30 Apr 2029
	2% of the amount redeemed until 30 Apr 2030
	1% of the amount redeemed until 30 Apr 2031

For detailed lending criteria please see criteria page

The **co-operative** bank

Platform MS

2 Year Fix	30/04/2028
3 Year Fix	30/04/2029
5 Year Fix	30/04/2031

Platform BTL

2 Year Fix	30/04/2028
3 Year Fix	30/04/2029
5 Year Fix	30/04/2031

Platform MS Retention

2 Year Fix	30/04/2028
3 Year Fix	30/04/2029
5 Year Fix	30/04/2031

Platform BTL Retention

2 Year Fix	30/04/2028
3 Year Fix	30/04/2029
5 Year Fix	30/04/2031

Platform MS

30/04/2027
30/04/2028
30/04/2029
30/04/2030
30/04/2031

Platform BTL

30/04/2027
30/04/2028
30/04/2029
30/04/2030
30/04/2031

Platform MS Retention	Platform BTL Retention
30/04/2027	30/04/2027
30/04/2028	30/04/2028
30/04/2029	30/04/2029
30/04/2030	30/04/2030
30/04/2031	30/04/2031