



Teachers For Intermediaries

# MORTGAGE PRODUCT GUIDE FOR INTERMEDIARIES ONLY

08 MAY 2026

## MORTGAGES EXCLUSIVELY FOR TEACHERS

### Standard Range

| Ref | Max LTV | Deal period | Rate  | Description  | Followed by SVR currently | Overall cost for comparison | Arrangement fee | Application fee | Valuation fee | Purchase | Remortgage | Shared Ownership |
|-----|---------|-------------|-------|--|---------------------------|-----------------------------|-----------------|-----------------|---------------|----------|------------|------------------|
| 820 | 90%     | 2 years     | 4.49% | Teacher only<br>Variable rate: 3.75% discount from Society's SVR | 8.24%                     | 7.80%<br>APRC               | £1499           | No              | No            | ✓        | ✓          | X                |
| 821 | 95%     | 2 years     | 4.99% | Teacher only<br>Variable rate: 3.25% discount from Society's SVR | 8.24%                     | 7.90%<br>APRC               | £1499           | No              | No            | ✓        | ✓          | X                |



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## MORTGAGES FOR EVERYONE

### Standard Range

| Ref | Max LTV | Deal period | Rate  | Description                                      | Followed by SVR currently | Overall cost for comparison | Arrangement fee | Application fee | Valuation fee | Purchase | Remortgage | Shared Ownership                 |
|-----|---------|-------------|-------|--|---------------------------|-----------------------------|-----------------|-----------------|---------------|----------|------------|----------------------------------|
| 834 | 80%     | 2 years     | 5.74% | Variable rate: 2.50% discount from Society's SVR | 8.24%                     | 8.10% APRC                  | £599            | No              | No            | ✓        | ✓          | Yes – SO new build purchase only |
| 827 | 90%     | 2 years     | 5.84% | Variable rate: 2.40% discount from Society's SVR | 8.24%                     | 8.10% APRC                  | £599            | No              | No            | ✓        | ✓          | Yes – SO new build purchase only |
| 828 | 95%     | 2 years     | 5.99% | Variable rate: 2.25% discount from Society's SVR | 8.24%                     | 8.10% APRC                  | £999            | No              | No            | ✓        | ✓          | Yes – SO new build purchase only |

### Holiday Let

| Ref   | Max LTV | Deal period | Rate | Description | Followed by SVR currently | Overall cost for comparison | Arrangement fee | Application fee | Valuation fee | Purchase | Remortgage | Shared Ownership |
|---|---------|-------------|------|-------------|---------------------------|-----------------------------|-----------------|-----------------|---------------|----------|------------|------------------|
| Available under our specialist range. Please call us on 0800 378 669. |         |             |      |             |                           |                             |                 |                 |               |          |            |                  |

### Buy to Let

| Ref   | Max LTV | Deal period | Rate | Description | Followed by SVR currently | Overall cost for comparison | Arrangement fee | Application fee | Valuation fee | Purchase | Remortgage | Shared Ownership |
|---|---------|-------------|------|-------------|---------------------------|-----------------------------|-----------------|-----------------|---------------|----------|------------|------------------|
| Available under our specialist range. Please call us on 0800 378 669. |         |             |      |             |                           |                             |                 |                 |               |          |            |                  |



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Help to Buy applicants have access to the Society's standard mortgage range.

Shared Ownership applicants have access to the Society's standard 2 & 5 year fixed rates Additional information: applicable to all mortgage products unless specifically stated otherwise.

- 3% Early Repayment Charge (ERC) applies to all products unless specifically stated otherwise
- For all 'No valuation fee' products the first valuation is free for properties worth less than £800,000. A valuation fee is payable for all properties worth £800,000 or more.

## VALUATION FEE SCALE

| Estimated property value | Basic valuation fee |
|--------------------------|---------------------|
| Up to £100,000           | £200                |
| £100,001 - £150,000      | £225                |
| £150,001 - £200,000      | £275                |
| £200,001 - £300,000      | £330                |
| £300,001 - £400,000      | £395                |
| £400,001 - £500,000      | £455                |
| £500,001 - £600,000      | £515                |
| £600,001 - £700,000      | £580                |
| £700,001 - £800,000      | £675                |
| £800,001 - £900,000      | £750                |
| £900,001 - £1,000,000    | £800                |
| £1,000,001 - £1,200,000  | £975                |
| £1,200,001 - £1,400,000  | £1,150              |
| £1,400,001 - £1,600,000  | £1,305              |
| £1,600,001 - £1,800,000  | £1,485              |
| £1,800,001 - £2,000,000  | £1,600              |

These fees include an administrative charge. Re-inspection fee for new build properties is £85. Important information about valuations.

- The Society will carry out a basic mortgage valuation, or equivalent, to confirm the property forms suitable security for the mortgage you have applied for, this report is designed for the benefit of us as a lender only and does not include full details about the condition of the property.
- This report may not include a physical inspection and your client may not receive a copy of the report.
- Before purchasing a property your client may want to consider having a survey of the property's condition. Legal & General surveying Services provides such a service via their SmartSurvey (and other survey options). This transaction, including any changes, will be independent of Teachers for Intermediaries and our parent Teachers Building Society. We do not receive any commission.
- Visit <https://www.legalandgeneral.com/surveying-services/choose-a-survey/digital-home-survey> for further information and to get an instant quote.

[www.teachersbuildingsociety.co.uk/intermediaries](http://www.teachersbuildingsociety.co.uk/intermediaries)

Allenview House, Hanham Road, Wimborne, Dorset BH21 1AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register no 156580).