



Product switch rate card.

Available for borrowers currently on SVR or with an existing deal expiring in the next three months.

Borrowers on an existing product may be offered different follow-on deals to those listed, depending on when their deal expires, and we may withdraw products at any time.

FOR INTERMEDIARY USE ONLY.

SVR currently 8.44%. SVR will be decreasing to 8.29% on 1 January 2025.

Rates effective 24 October 2024.

Suffolk

Building Society Intermediaries

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Standard residential capital & interest.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	4.79%	4.79%	24 months from start	£199	3% (within prod period)	22524
3yr	Fixed	4.79%	4.79%	36 months from start	£199	3% (within prod period)	22519
5yr	Fixed	4.79%	4.79%	60 months from start	£199	5% (within prod period)	22509
2yr	Discount (3.44% off SVR)	5.00%	4.85%	24 months from start	£199	1% (within prod period)	21280

Standard residential interest only or part & part.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	4.99%	4.99%	24 months from start	£199	3% (within prod period)	22525
3yr	Fixed	4.99%	4.99%	36 months from start	£199	3% (within prod period)	22520
5yr	Fixed	4.99%	4.99%	60 months from start	£199	5% (within prod period)	22510
2yr	Discount (3.19% off SVR)	5.25%	5.10%	24 months from start	£199	1% (within prod period)	21281

Shared ownership.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	5.50%	5.50%	24 months from start	£199	3% (within prod period)	22513
5yr	Fixed	5.25%	5.25%	60 months from start	£199	5% (within prod period)	22502
2yr	Discount (2.84% off SVR)	5.60%	5.45%	24 months from start	£199	1% (within prod period)	21265

Buy to let.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	5.39%	5.39%	24 months from start	£199	3% (within prod period)	22532
5yr	Fixed	5.19%	5.19%	60 months from start	£199	5% (within prod period)	22533
2yr	Discount (3.04% off SVR)	5.40%	5.25%	24 months from start	£199	1% (within prod period)	21276

Holiday let.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	5.55%	5.55%	24 months from start	£199	3% (within prod period)	22535
5yr	Fixed	5.59%	5.59%	60 months from start	£199	5% (within prod period)	22518
2yr	Discount (2.90% off SVR)	5.54%	5.39%	24 months from start	£199	1% (within prod period)	21274

Expat buy to let.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	5.69%	5.69%	24 months from start	£199	3% (within prod period)	22534
5yr	Fixed	5.49%	5.49%	60 months from start	£199	5% (within prod period)	22536
2yr	Discount (2.80% off SVR)	5.64%	5.49%	24 months from start	£199	1% (within prod period)	21275

Expat residential.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	5.59%	5.59%	24 months from start	£199	3% (within prod period)	22483
5yr	Fixed	5.55%	5.55%	60 months from start	£199	5% (within prod period)	22501
2yr	Discount (2.94% off SVR)	5.50%	5.35%	24 months from start	£199	1% (within prod period)	21262

Expat holiday let.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	5.89%	5.89%	24 months from start	£199	3% (within prod period)	22527
5yr	Fixed	5.85%	5.85%	60 months from start	£199	5% (within prod period)	22528
2yr	Discount (2.65% off SVR)	5.79%	5.64%	24 months from start	£199	1% (within prod period)	21285

Self Build Retention Range

Available for self build borrowers who have completed their build, obtaining an EPC rating of A or B.

Residential Capital & Interest Repayment.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	4.54%	4.54%	24 months from start	£199	3% (within prod period)	22529
2yr	Discount (3.69% off SVR)	4.75%	4.60%	24 months from start	£199	1% (within prod period)	21282

Residential Interest Only or Part & Part.

Term	Rate type	Current rate	Initial rate from 1 January	End date	Fee	ERC	Product code
2yr	Fixed	4.74%	4.74%	24 months from start	£199	3% (within prod period)	22530
2yr	Discount (3.44% off SVR)	5.00%	4.85%	24 months from start	£199	1% (within prod period)	21283