

esbs Mortgage Product Update - 01 February 2026

THIS DOCUMENT IS FOR THE USE OF INTERMEDIARIES ONLY AND IS NOT FOR USE BY THE GENERAL PUBLIC

Please note: The product available will only be confirmed for the applicants once receipt of the full application and the supporting documentation has been received and approved. Please inform your client of this.

Product code	Product	Discounted for	Rate payable	APRC	SVR/BBR	Max LTV	Arrangement fee	ERC Period	ERC calculation	Special features
225	Standard Variable Rate Mortgage	N/A	7.44% (Floor 2.5%)	7.8%	7.44%	90%	£125 - Upfront Booking Fee for All £399 Arrangement Fee	2 Years	2% of the redemption balance within the first 2 years	
293	Discount Mortgage - SVR less 1.50% for 5 years	5 Years	5.94% (Floor 2.5%)	7.0%	7.44%	90%	£125 - Upfront Booking Fee for All £599 Arrangement Fee	3 Years	2% of the redemption balance within the first 2 years, 1.5% of the redemption balance within year 3	
294	Discount Mortgage - SVR less 1.85% for 5 years	5 Years	5.59% (Floor 2.5%)	7.0%	7.44%	90%	£125 - Upfront Booking Fee for All £599 Arrangement Fee	5 Years	2% of the redemption balance within the first 2 years, 1.5% of the redemption balance within years 3 and 4, 1% of the redemption balance within year 5	
249	No Early Repayment Charge SVR Mortgage	N/A	7.44% (Floor 2.5%)	7.8%	7.44%	75%	£125 - Upfront Booking Fee for All. 1% Arrangement Fee	No ERCs	N/A	Minimum loan £100,000
320	Self-build Mortgage - SVR less 1.50% for 5 years	5 Years	5.94% (Floor 2.5%)	7.1%	7.44%	75%*	£1,350 Arrangement Fee	2 Years	2% of the redemption balance within the first 2 years	Valuation fee based on final value, stage releases available subject to re-valuation at £150. Copies of Planning Permission, detailed plans and full details of acceptable Warranty or Professional certificate required. BOPAS accredited construction considered. Can transfer to an available retention product once moved in and the property is completed and signed-off. Min income £35k (sole or joint). *LTV to 75% on land and up to 75% at stage release
313 (Remortgage)	Discount Mortgage - SVR less 2.50% for 5 years	5 Years	4.94% (Floor 2.5%)	6.6% (Remortgage)	7.44%	75%	£1,350 Arrangement Fee	5 Years	2% of the redemption balance within the first 2 years, 1.5% of the redemption balance within years 3 and 4, 1% of the redemption balance within year 5	Free Valuation (up to £540) Remortgage only - Solicitors fees paid (if use esbs sol) Minimum loan £75,000
314 (Purchase)				6.6% (Purchase)						
300	First Time Buyers - Discount Mortgage - SVR less 2.25% for 5 years	5 Years	5.19% (Floor 2.5%)	6.7%	7.44%	95%	£125 - Upfront Booking Fee for All	5 Years	2% of the redemption balance within the first 2 years, 1.5% of the redemption balance within years 3 and 4, 1% of the redemption balance within year 5	Capital and Interest only Free standard valuation fee (up to £540) Minimum loan £100,000, max £300,000 above 90% LTV, or £400,000 90% LTV and below
301	Mixed Use Property - Discount Mortgage - SVR less 1.30% for 5 Years	5 Years	6.14% (Floor 2.5%)	7.1%	7.44%	50%	£999 Arrangement Fee	3 Years	2% of the redemption balance is payable within the first 2 years, 1.5% of the redemption balance is payable in year 3	Capital and Interest only. Maximum Loan £250,000. Only 50% of income from the business carried out in the property can be used. Other earned income will be assessed as usual. Only a single room may be used for business purposes. No structural alterations or adaptations are permitted to accommodate the business use. No employees can work on the premises (except close relatives). See product sheet for other conditions
315 (Purchase)	Discount Mortgage - SVR less 2.30% for 5 years	5 Years	5.14% (Floor 2.5%)	6.7% (Purchase)	7.44%	75%	£1,350 Arrangement Fee	2 Years	2% of the redemption balance within the first 2 years	Free Valuation (up to £540) Remortgage only - Solicitors fees paid (if use esbs sol)
316 (Remortgage)				6.6% (Remortgage)						
332 (Purchase)	Discount Mortgage - SVR less 2.65% for 2 years	2 Years	4.79% (Floor 2.5%)	7.2% (Purchase)	7.44%	75%	£1,350 Arrangement Fee	2 Years	2% of the redemption balance within the first 2 years	Free Valuation (up to £540) Remortgage only - Solicitors fees paid (if use esbs sol) Minimum loan £150,000
333 (Remortgage)				7.2% (Remortgage)						

Capital repayments (subject to a minimum of £1,000) and **overpayments** are permitted up to 20% per financial year without penalty. **Ported mortgages** - can only port existing amount on existing product, additional lending on other available products. **Interest only** - 75% max LTV. **Proc fee** for new and ported business - 0.40% (Minimum £250). **Product transfer proc fee** - 0.25% (Minimum £250) **Further Advance** proc fee - 0.25% (No minimum). **Maximum loan** £1,000,000 unless stated.

Earl Shilton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.