EFFECTIVE 7 JANUARY 2026

İŞBANK | privia

PROPERTY SECURITY

Residential Mortgage Product Guide

FIXED-TERM PRODUCTS

7.25% 2-Year Fixed Rate 7/1/2028

INITIAL RATE	FOLLOW-ON-RATE	FEES*	EARLY REPAYMENT CHARGE	MAX LTV%
7.25%	BoE+3.75%	1% of loan amount	2% of repaid in months 0-12	75%
6.99%	BoE+3.50%		1% of repaid in months 13-24	

7.25% 1-Year Fixed Rate 7/1/2027

INITIAL RATE	FOLLOW-ON-RATE	FEES*	EARLY REPAYMENT CHARGE	MAX LTV%
7.25%	BoE+3.75%	1% of loan amount	2% of repaid in months 0-12	75%
6.99%	BoE+3.50%		1% of repaid in months 13-24	

Whole-Term Tracker Products

BoE+3.50% Whole-Term Rate

INITIAL RATE	FEES*	EARLY REPAYMENT CHARGE	MAX LTV%
BoE+3.50%	1% of loan amount	1% of repaid in months 0-36	75%
BoE+3.24%			

NOTES

- BoE is the Bank of England Bank Rate. For more details, please refer to Interest rates and Bank Rate | Bank of England
- Products will only be secured upon complete application submission and payment of all outstanding fees.
- *Green mortgages are only available to properties with a valid A or B (81+) rating on a valid Energy Performance Certificate.
- For more details on fees and charges, please refer to our personal banking fee schedule on our website.

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Details about the extent ofour regulation by the Prudential Regulation Authority are available from us on request.
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE