For Direct and Intermediary Use

Effective from 23 November 2026

Product	Product Description	Current Pay Rate	Max LTV	Arrangement Fee	Max Loan Size	ERC's	Incentives
Self-Build 65 (ERC)	Discounted Rate of SVR - 0.35%	5.69%*	65%	£999	£1,250,000	Year 1 - 2%, Year 2 - 1%	Up to £1000 Heat Pump Cashback**
Self-Build 65 (No ERC)	Discounted Rate of SVR - 0.15%	5.89%*		£1,199		None	
Self-Build 80 (ERC)	Discounted Rate of SVR - 0.15%	5.89%*	80%	£999	£1,250,000	Year 1 - 2%, Year 2 - 1%	
Self-Build 80 (No ERC)	Discounted Rate of SVR + 0.05%	6.09%*		£1,199		None	
Renovation 65 (ERC)	Discounted Rate of SVR - 0.65%	5.39%*	65%	£999	£1,250,000	Year 1 - 3%, Year 2 - 2%, Year 3 - 1%	Up to £1000 Heat Pump Cashback**
Renovation 65 (No ERC)	Discounted Rate of SVR - 0.45%	5.59%*		£1,199		None	
Renovation 80 (ERC)	Discounted Rate of SVR - 0.35%	5.69%*	80%	£999	£1,250,000	Year 1 - 3%, Year 2 - 2%, Year 3 - 1%	
Renovation 80 (No ERC)	Discounted Rate of SVR - 0.15%	5.89%*		£1,199		None	
Renovation 90 (ERC)	Discounted Rate of SVR - 0.05%	5.99%*	90%	£999	£750,000	Year 1 - 3%, Year 2 - 2%, Year 3 - 1%	
Renovation 90 (No ERC)	Discounted Rate of SVR + 0.15%	6.19%*		£1,199		None	
Renovation 80 Large Loan (ERC)	Discounted Rate of SVR - 0.25%	5.79%*	80%	£1,995	£2,000,000	Year 1 - 2%, Year 2 - 1%	
Renovation 80 Large Loan (No ERC)	Discounted Rate of SVR - 0.05%	5.99%*				None	
Renovation 90 Large Loan (ERC)	Discounted Rate of SVR + 0.05%	6.09%*	90%	£1,995	£1,250,000	Year 1 - 2%, Year 2 - 1%	
Renovation 90 Large Loan (No ERC)	Discounted Rate of SVR + 0.25%	6.29%*				None	
Self-Build 80 Large Loan (ERC)	Discounted Rate of SVR +0.05%	6.09%*	80%	£1,995	£2,000,000	Year 1 - 2%, Year 2 - 1%	Up to £1000 Heat Pump Cashback**
Self-Build 80 Large Loan (No ERC)	Discounted Rate of SVR + 0.25%	6.29%*				None	

Current SVR 6.04% - The Standard Variable Rate (SVR) is set by Ecology and may change at any time

*Additional reductions may apply via our C-Change scheme; see more information here: C-Change Mortgages & Discounts - Ecology Building Society

** £500 for air source heat pump installation or £1000 for ground source heat pump installation

Procuration fee payable – 0.4%

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Effective from 23 November 2026

Product	Product Description	Current Pay Rate	Max LTV	Arrangement Fee	Max Loan Size	ERC's	Incentives
Eco-Home	Variable rate of SVR - 1.15%	4.89% (minimum floor rate of 3% applies)	80%	£499	£1,250,000	Year 1 - 2%, Year 2 - 1%	n/a
Conversion	Discounted Rate of SVR -0.00%	6.04%*	80%	£999	£750,000	Year 1 & 2 - 2%	Up to £1000 Heat Pump Cashback**
Affordable Local Homes	Variable rate of SVR - 0.50%	5.54% (minimum floor rate of 3% applies)	95%	No fee	None	None	n/a
Community Living	Variable rate of SVR - 0.7%	5.34% (minimum floor rate of 3% applies)	90%	No fee	None	None	n/a
Shared Ownership	Variable rate of SVR - 1.15%	4.89% (minimum floor rate of 3% applies)	95%	No fee	£750,000	Year 1 - 2%, Year 2 - 1%	n/a

Current SVR 6.04% - The Standard Variable Rate (SVR) is set by Ecology and may change at any time

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