

# For Direct and Intermediary Use

Effective from 24 June 2026



Product	Product Description	Current Pay Rate	Max LTV	Arrangement Fee	Max Loan Size	ERC's	Incentives
<b>Self-Build 65</b>	Discounted Rate of SVR - 0.15%	5.89%*	65%	£999	£1,250,000	None	Up to £1000 Heat Pump Cashback**
<b>Self-Build 80</b>	Discounted Rate of SVR - 0.35%	5.69%*	80%				
<b>Renovation 80</b>	Discounted Rate of SVR - 0.85%	5.19%*	80%	£299	£1,250,000	Year 1 - 3%, Year 2 - 2%, Year 3 - 1%	Up to £1000 Heat Pump Cashback**
<b>Renovation 90</b>	Discounted Rate of SVR - 0.25%	5.79%*	90%		£750,000		
<b>Renovation 80 (Large Loan)</b>	Discounted Rate of SVR - 0.45%	5.59%*	80%	£1,995	£2,000,000	None	
<b>Eco-Home</b>	Variable rate of SVR - 1.85%	4.19% (minimum floor rate of 3% applies)	80%	£499	£1,250,000	Year 1 - 2%, Year 2 - 1%	n/a
<b>Conversion</b>	Discounted Rate of SVR - 0%	6.04%*	80%	£999	£750,000	Year 1 & 2 - 2%	Up to £1000 Heat Pump Cashback**
<b>Affordable Local Homes</b>	Variable rate of SVR - 0.5%	5.54% (minimum floor rate of 3% applies)	95%	No fee	None	None	n/a
<b>Community Living</b>	Variable rate of SVR - 0.7%	5.34% (minimum floor rate of 3% applies)	90%	No fee	None	None	n/a
<b>Offsite Build (Advanced)</b>	Discounted Rate of SVR - 0.05%	5.99%*	80%	£1,299	£750,000	Year 1 - 3%, Year 2 - 2%, Year 3 - 1%	Up to £1000 Heat Pump Cashback**
<b>Offsite Build (Arrears)</b>	Discounted Rate of SVR - 0.35%	5.69%*		£999		Year 1 & 2 - 2%	
<b>Shared Ownership</b>	Variable rate of SVR - 1.85%	4.19% (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

\*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

Procurement fee payable – 0.4%