

For Direct and Intermediary Use

Effective from 29 September 2026



Product	Product Description	Current Pay Rate	Max LTV	Arrangement Fee	Max Loan Size	ERC's	Incentives
Self-Build 65	Discounted Rate of SVR - 0.35%	5.69%*	65%	£999	£1,250,000	None	Up to £1000 Heat Pump Cashback**
Self-Build 80	Discounted Rate of SVR- 0.15%	5.89%*	80%				
Renovation 80	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**
Renovation 90	Discounted Rate of SVR - 0.25%	5.79%*	90%		£750,000		
Renovation 80 (Large Loan)	Discounted Rate of SVR - 0.45%	5.59%*	80%	£1,995	£2,000,000	None	
Renovation 90 (Large Loan)	Discounted Rate of SVR - 0.05%	5.99%*	90%		£1,250,000		
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%	6.04%*	80%	£999	£750,000	Year 1 & 2 - 2%	Up to £1000 Heat Pump Cashback**
Affordable Local Homes	Variable rate of SVR - 0.5%	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
First Homes Mortgage (Scotland)	Variable rate of SVR - 0.35%	5.69% (minimum floor rate of 3% applies)	95%	£299	£285,000	None	Free Standard Valuation

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%