Additional Loan Products Available for Existing Borrowers

If you're looking to apply for an additional loan, we offer a range of Additional Loan products for existing Yorkshire Building Society borrowers.

An Additional Loan is subject to the terms and conditions of any offer which may be issued. Those terms and conditions take precedence over information contained in this guide or any other information given to you.

Abbreviations used:

SVR - our Standard Variable Rate - Currently 6.74%
BoE - Bank of England Base Rate - Currently 4.00%
LTV - Loan To Value
APRC - Annual Percentage Rate of Charge

OUR PRODUCTS HAVE LIMITED AVAILABILITY AND MAY BE WITHDRAWN AT ANY TIME.
AFTER A PRODUCT IS WITHDRAWN NO FURTHER APPLICATIONS CAN BE ACCEPTED.

ADDITIONAL LOAN PRODUCTS

Criteria for Additional Loans

You can apply for an Additional Loan if:-

- The property is your main residence,
- There are no specific conditions on your current mortgage that prevents an Additional Loan,
- You have not missed any payments within the last 12 months, and have not missed more than one payment in the last 24 months,
- Your mortgage account has been open for at least 6 months,
- The purpose of the loan is acceptable to us,
- The loan meets all our other normal lending criteria.

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Early Repayment Charge	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Fixed Rates - Fix the interest you pay for extra peace of mind										
65%	2 Year Fixed Rate	5.28%	28/02/2029	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.3%	£0	2.5% to 29/02/2028, 2.0% to 28/02/2029	Min £3,000, Max £2,000,000	10.0%	829097
65%	3 Year Fixed Rate	5.30%	28/02/2030	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.3%	£0	3.0% to 29/02/2028, 2.5% to 28/02/2029, 2.0% to 28/02/2030	Min £3,000, Max £2,000,000	10.0%	829086
65%	5 Year Fixed Rate	5.18%	29/02/2032	Currently 6.74% variable (our SVR)	6.1%	£0	5.0% to 29/02/2028, 4.0% to 28/02/2029, 3.5% to 28/02/2030, 2.5% to 28/02/2031, 2.0% to 29/02/2032	Min £3,000, Max £2,000,000	10.0%	829090
75%	2 Year Fixed Rate	5.33%	28/02/2029	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.3%	£0	2.5% to 29/02/2028, 2.0% to 28/02/2029	Min £3,000, Max £2,000,000	10.0%	829089
75%	3 Year Fixed Rate	5.45%	28/02/2030	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.3%	£0	3.0% to 29/02/2028, 2.5% to 28/02/2029, 2.0% to 28/02/2030	Min £3,000, Max £2,000,000	10.0%	829087
75%	5 Year Fixed Rate	5.34%	29/02/2032	Currently 6.74% variable (our SVR)	6.2%	£0	5.0% to 29/02/2028, 4.0% to 28/02/2029, 3.5% to 28/02/2030, 2.5% to 28/02/2031, 2.0% to 29/02/2032	Min £3,000, Max £2,000,000	10.0%	829093
80%	2 Year Fixed Rate	5.47%	28/02/2029	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.4%	£0	2.5% to 29/02/2028, 2.0% to 28/02/2029	Min £3,000, Max £2,000,000	10.0%	829094
80%	5 Year Fixed Rate	5.43%	29/02/2032	Currently 6.74% variable (our SVR)	6.2%	£0	5.0% to 29/02/2028, 4.0% to 28/02/2029, 3.5% to 28/02/2030, 2.5% to 28/02/2031, 2.0% to 29/02/2032	Min £3,000, Max £2,000,000	10.0%	829088
85%	2 Year Fixed Rate	5.52%	28/02/2029	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.4%	£0	2.5% to 29/02/2028, 2.0% to 28/02/2029	Min £3,000, Max £2,000,000	10.0%	829099
85%	5 Year Fixed Rate	5.44%	29/02/2032	Currently 6.74% variable (our SVR)	6.2%	£0	5.0% to 29/02/2028, 4.0% to 28/02/2029, 3.5% to 28/02/2030, 2.5% to 28/02/2031, 2.0% to 29/02/2032	Min £3,000, Max £2,000,000	10.0%	829096

Max LTV	Product	Initial Interest Rate	Initial Rate Period Until	Reverting to the Following Rate for the Remaining Term	The Overall Cost for Comparison is (APRC)	Product Fee	Early Repayment Charge	Minimum/ Maximum Loan Amount	Over payments Allowed	Product Code
Offset Fixed Rates - Linking savings to your mortgage										
65%	2 Year Fixed Rate	5.58%	28/02/2029	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.4%	£0	2.5% to 29/02/2028, 2.0% to 28/02/2029	Min £3,000, Max £2,000,000	99.9%	829098
65%	5 Year Fixed Rate	5.48%	29/02/2032	Currently 6.74% variable (our SVR)	6.2%	£0	5.0% to 29/02/2028, 4.0% to 28/02/2029, 3.5% to 28/02/2030, 2.5% to 28/02/2031, 2.0% to 29/02/2032	Min £3,000, Max £2,000,000	99.9%	829091
75%	2 Year Fixed Rate	5.63%	28/02/2029	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.4%	£0	2.5% to 29/02/2028, 2.0% to 28/02/2029	Min £3,000, Max £2,000,000	99.9%	829092
80%	2 Year Fixed Rate	5.77%	28/02/2029	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.5%	£0	2.5% to 29/02/2028, 2.0% to 28/02/2029	Min £3,000, Max £2,000,000	99.9%	829095
85%	2 Year Fixed Rate	5.82%	28/02/2029	SVR (6.74%) minus 0.75% until 29/02/2032 then 6.74% variable (our SVR)	6.5%	£0	2.5% to 29/02/2028, 2.0% to 28/02/2029	Min £3,000, Max £2,000,000	99.9%	829100

Representative Example

Based on an assumed completion date of 28/02/2027, a mortgage of £50,000 payable over 18 years, initially on our 5.28% fixed rate until 28/02/2029, followed by a discount of 0.75% from our Standard Variable Rate currently 6.74% for 3 years and then our Standard Variable Rate currently 6.74% for the remaining 13 years, would require 24 monthly payments of £359.42, 36 monthly payments of £377.30 and 156 monthly payments of £395.25. The total amount payable would be £84,034.56 made up of the loan amount plus interest of £33,929.56, a product fee of £0.00 plus a valuation fee of £70.00, and a funds transfer fee of £35.00.

The overall cost for comparison is 6.3% APRC.

Note: What you will pay may vary from this and will depend on your personal circumstances.

Further Information Applicable to Additional Loans

Our Standard Variable Rate (SVR)

With effect from 25th January 2026 our standard variable rate is 6.74%.

Discounted Standard Variable Rate (SVR)

For all 2 & 3 year products, our SVR is discounted by 0.75% from the end of the initial fixed or variable rate period until 29/02/32.

Annual Percentage Rate of Charge (APRC)

This is a figure which all lenders must quote when referring to mortgages. It is designed to show the total yearly cost of a mortgage stated as a percentage of the loan. It includes items such as the interest rate payable at the start of the mortgage and after the initial rate period has ended, Product Fee (where applicable), Revaluation Fee and Mortgage Fee. It is the overall cost for comparison purposes. This figure is intended to help customers to compare the overall cost of different loans.

Collar Applicable to Bank of England Base Rate Trackers

A minimum interest rate (collar) applies to the Bank of England Base Rate (BoE) Tracker products in this factsheet. The minimum interest rate charged during the tracker period will not fall below the collar rate specified.
For example: Product 4.63% variable (BoE+0.38%) to 31/03/26 with a collar of 1.38%. The minimum interest rate charged (collar) will be 1.38% until 31/03/26.

Maximum Loan Amount

Where the LTV (Loan to Value) is lower than 75% we will consider loans above the maximum amount available. Please contact us for further details.

Loan to value (LTV)

To minimise the risk to Yorkshire Building Society in the current mortgage environment, we have reviewed the range of products we offer existing customers. Like many of he mortgage deals currently on offer, our existing customer products now take into account your mortgage balance compared to the estimated value of your property (this is known as Loan to Value). We calculate this estimated value by using our House Price Index, which is recalculated every quarter. This is the figure which we use when assessing your eligibility for our products unless you request a revaluation.

Product Fee

This fee is payable in full and the funds must be cleared before we can complete your Additional Loan. You may request the fee to be added to your loan, which will increase both the amount you borrow and your monthly payments.

Early Repayment Charge (ERC) For Products With 10% Overpayment Limits

In the event of full repayment, payments totaling more than 10% of the outstanding loan amount or transfer (in full or in part) to an alternative product or to Yorkshire Building Society's SVR, on or before the end of the ERC period, an ERC is payable. The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs and is based on the amount repaid or transferred.
For example, with a Product Transfer: £100,000 is transferred to a 1.85% fixed rate product until 31/03/26. If you decide to repay this mortgage in full before 31/03/25, and the balance outstanding on the day of redemption is £98,000, the ERC will be 2.5% x £98,000 = £2,450. If you decide to repay this mortgage in full before 31/03/26 but after 31/03/25 and the balance on the day of redemption is £98,000, the ERC will be 1.5% x £98,000 = £1,470.
For example, with an Additional Loan: £30,000 is borrowed on a 1.85% fixed rate product until 31/03/26. If you repay this Additional Loan in full before 31/03/25, and the balance outstanding on the day of redemption is £24,500, the ERC will be 2.5% x £24,500 = £612.50. If you repay this Additional Loan in full before 31/03/26 but after 31/03/25, and the balance outstanding on the day of repayment is £24,500, the ERC will be 1.5% x £24,500 = £367.50.
The exception to this is that you may repay (part or lump sum) up to 10% of the outstanding loan amount in each 12 month period (calculated from the date of completion of your additional loan or product transfer and then from each anniversary of completion) without incurring an ERC. Any amount repaid over the 10% limit (including policy proceeds such as maturing endowments) will incur an ERC of the percentage specified on the excess amount.
For example, with a Product Transfer: If £100,000 is outstanding on the first anniversary of completion of your product transfer, you can repay up to £10,000 (10%) in the following 12 month period without incurring an ERC. If you decide to repay more than this e.g. £15,000, you will incur an ERC of the specified percentage on £5,000 as this is the amount in excess of the 10% limit.
For example, with an Additional Loan: If you borrow £25,000, you can repay up to £2,500 (10%) in the 12 month period following completion of your Additional Loan without incurring an ERC. If you repay more than this amount, e.g. £6,000, you will incur an ERC of the specified percentage on the £3,500 as this is the amount in excess of the 10% limit.
After the end of the ERC period, overpayments of any amount are allowed without incurring an ERC. If a product does not have ERCs then overpayments are allowed without restriction. Any overpayments may not be subsequently redrawn once they have been made to reduce the mortgage balance.

Further Information Applicable to Additional Loans (continued)

Portability

In the future if you decide to move home, in most cases you can take your current product with you (this is called portability), provided you and the property you are buying meet our existing lending criteria at that time.

A new valuation will be carried out for all portability applications, regardless of whether a top-up product is required to determine the new loan to value (LTV) for lending purposes. A non-refundable standard valuation fee is payable for this, and this fee will automatically be added to the mortgage account and interest charged on this daily.

Alternatively, you can pay the valuation fee by card or send a cheque for the fee at the time the valuation is instructed to avoid being charged interest on this fee.

LTV - The LTV is calculated using the total of the outstanding mortgage balance and the amount of any top-up borrowing required, compared to a new valuation of the property. Any top-up borrowing will be agreed on a capital and interest repayment basis only.

Release of funds

Please note that a Funds Transfer Fee of £35.00 will be payable for the release of Additional Loan Funds electronically so that you (or the legal adviser if appropriate) receive the funds the same day. This fee will be deducted from your mortgage advance. Alternative methods of releasing the funds are available (BACS or Internal Transfer) which do not incur a charge. Further details of this fee will be included in your mortgage offer.

Where the total mortgage balance including the Additional Loan is below 85% of the current value of the property (i.e. before any work is carried out), the money can be released as soon as your Additional Loan is approved and you have accepted your additional loan offer.

Additional Loan Revaluation

To ensure that we are able to lend the amount you wish to borrow we need to establish the total of your mortgage balance and the amount of additional borrowing, compared
to the value of your property (LTV). In order to do this, in some cases we will require a revaluation of your property. Please contact us to check if this will apply to you.

If a revaluation is required a non-refundable revaluation fee of £70 is payable. The resulting LTV figure will be used when assessing your eligibility for our products.

This fee is payable before any revaluation can be done.

Information required

If the Additional Loan is for any structural changes to the property, copies of the plans and all necessary planning approvals and building regulation consents will be required at the time of the application. Estimates for the work will be required if the Additional Loan will mean your mortgage balance will be above 85% of the current property value.

Other Fees

A Redemption Administration Fee or Mortgage Fee is payable should you redeem your mortgage in full. Please refer to the Tariff of Mortgage Charges document for the amount of this fee.

Information Relevant to All Offset Accounts

Your existing mortgage and Additional Loan amount must be taken on Offset products only. Offset and non-Offset products cannot be mixed.

Offset Product Rate	Product Type	Zero rate Taxpayer	Basic Rate Taxpayer	Higher Rate Taxpayer	Additional Rate Taxpayer
5.48%	Fixed	5.48%	5.48%	5.48%	9.96%
5.58%	Fixed	5.58%	5.58%	5.58%	10.15%
5.63%	Fixed	5.63%	5.63%	5.63%	10.24%
5.77%	Fixed	5.77%	5.77%	5.77%	10.49%
5.82%	Fixed	5.82%	5.82%	5.82%	10.58%

The examples assume that basic and higher rate tax payers do not pay tax on their savings and that additional rate taxpayers pay 45% tax on savings interest and are based on current HM Revenue and Customs rules which are subject to change.
Customer usage of any applicable Personal Savings Allowance is not included within these calculations.
Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.

Equivalent Savings Interest Rates For Current Offset Product

You do not earn any interest on an Offset savings account(s). However, by linking savings to your mortgage, you only pay interest on the difference between your Offset mortgage balance and Offset savings balance(s). The money in your Offset savings account(s) therefore benefits from the equivalent of the interest rate charged on your Offset mortgage. The equivalent savings interest rates shown overleaf are based on the current interest rate of the mortgage product so where this rate is variable or reverts to a variable rate after an initial fixed rate period, the benefit you get from your savings will change at the same time. These figures also assume your Offset savings are offset against the mortgage products shown.

EARLY REPAYMENT CHARGE (ERC) FOR OFFSET MORTGAGE PRODUCTS WITH PARTIAL OVERPAYMENTS ALLOWED

If the product is repaid in full or transferred (in full or in part) to an alternative product or to Yorkshire Building Society's Standard Variable Rate, on or before the end of the ERC period, an ERC is payable. However, partial overpayments (monthly or lump sum) of any amount are allowed without charge.
The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs. The ERC is based on the original transfer or the original Additional Loan amount and so disregards any payments (including usual monthly payments) you make which may have reduced the total amount transferred or borrowed.
For example, with a Product Transfer: £100,000 is transferred to a 2.15% fixed rate product until 31/03/26. If you decide to repay this mortgage in full before 31/03/25, the ERC will be 2.5% x £100,000 = £2,500. If you decide to repay this mortgage in full before 31/03/26 but after 31/03/25, the ERC will be 1.5% x £100,000 = £1,500.
For example, with an Additional Loan: £25,000 is borrowed on the 2.15% Fixed to 31/03/26 product. If you repay this Additional Loan in full before 31/03/25, the ERC will be 2.5% x £25,000 = £625. If you repay this Additional Loan in full before 31/03/26 but after 31/03/25, the ERC will be 1.5% x £25,000 = £375.
After the end of the ERC period, overpayments of any amount are allowed without incurring an ERC. If a product does not have ERCs then overpayments are allowed without restriction. Any overpayments may not be subsequently redrawn once they have been made.

OFFSET ACCOUNTS

For important information about our Offset mortgages and the options available to you to manage the mortgage term and monthly payments, please read our 'A guide to your Offset Options' leaflet.

SUMMARY BOX

Account Name	Offset Savings	Offset Savings Plus
What is the interest rate?	No interest is paid on this account Annual Interest: Gross p.a. 0.00%, AER* 0.00% Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future. * AER stands for the Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. This will enable you to compare more easily the return you can expect from your savings over time.	No interest is paid on this account Annual Interest: Gross p.a. 0.00%, AER* 0.00% Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future. * AER stands for the Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. This will enable you to compare more easily the return you can expect from your savings over time.
Can Yorkshire Building Society change the interest rate?	Not applicable for this account.	Not applicable for this account.
What would be the estimated balance after 12 months based on a £1000 deposit?	Not applicable for this account. The balance in this account will be offset against the balance of your Yorkshire Building Society Offset mortgage for the purposes of calculating interest on your mortgage.	Not applicable for this account. The balance in this account will be offset against the balance of your Yorkshire Building Society Offset mortgage for the purposes of calculating interest on your mortgage.
How do I open and manage my account?	Eligibility The Offset Savings account is only available in conjunction with a Yorkshire Building Society Offset mortgage. Account management The account can be managed online, by branch or post. The minimum balance is £0. The maximum balance is 100% of your Offset Mortgage balance. Please note however that if your savings balance exceeds your Offset Mortgage balance, you will not receive any benefit from or be paid interest on the surplus	Eligibility The Offset Savings account is only available in conjunction with a Yorkshire Building Society Offset mortgage. Account management The account can be managed online, by branch or post. The minimum balance is £0. The maximum balance is 100% of your Offset Mortgage balance. Please note however that if your savings balance exceeds your Offset Mortgage balance, you will not receive any benefit from or be paid interest on the surplus
Can I withdraw money?	Withdrawals The Offset Savings Account allows instant withdrawals, subject to daily limits without loss of interest. Please contact us for more details. Maturity After repayment of the balance of the Yorkshire Building Society Offset mortgage, the balance in the Offset Savings Account (if any) will be transferred to an Access Saver account as soon as reasonably practicable and, in any event, within 30 days.	Withdrawals The Offset Savings Plus account allows instant withdrawals, subject to daily limits without loss of interest. Please contact us for more details. Maturity After repayment of the balance of the Yorkshire Building Society Offset mortgage, the balance in the Offset Savings Account (if any) will be transferred to an Access Saver account as soon as reasonably practicable and, in any event, within 30 days.
Additional Information	If Yorkshire Building Society were to fail, funds held in an Offset savings account would not be offset against the linked Offset mortgage account. This means the mortgage balance would remain separate and would not be reduced by the savings balance. The first £120,000 (per person) held in the Offset savings account would be covered by the Financial Services Compensation Scheme (FSCS). The £120,000 limit is for all deposits which a person holds with Yorkshire Building Society, so any other savings accounts would need to be taken into account. As with any savings account, funds not covered by the FSCS would need to be claimed through any insolvency proceedings.	If Yorkshire Building Society were to fail, funds held in an Offset savings account would not be offset against the linked Offset mortgage account. This means the mortgage balance would remain separate and would not be reduced by the savings balance. The first £120,000 (per person) held in the Offset savings account would be covered by the Financial Services Compensation Scheme (FSCS). The £120,000 limit is for all deposits which a person holds with Yorkshire Building Society, so any other savings accounts would need to be taken into account. As with any savings account, funds not covered by the FSCS would need to be claimed through any insolvency proceedings.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE.

For more details and assistance:

TALK TO A MEMBER OF STAFF
AT YOUR NEAREST BRANCH
YBS.CO.UK/MORTGAGES

Our printed material is available in alternative formats e.g. large print, Braille or audio.
Please visit us in branch or call us on 0345 1200 100.

Applications subject to standard lending criteria and all loans subject to status.
All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.
Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085.
Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.