



Product switch rate card.

Available for borrowers currently on SVR or with an existing product expiring in the next three months.

Borrowers on an existing product may be offered different follow-on products to those listed, depending on when their deal expires, and we may withdraw products at any time.

FOR INTERMEDIARY USE ONLY.

SVR currently 7.49%. SVR will be increasing to 7.74% from 1 December 2026.
Rates effective 10 November 2026.

Suffolk
Building Society
Intermediaries

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Residential - Repayment

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	4.89% (SVR minus 2.60%)	5.14% (SVR minus 2.60%)	24 Months	£199	1%	21362
	2 Year Fixed	5.55%	5.55%	24 Months	£199	3%	22747
	3 Year Fixed	5.55%	5.55%	36 Months	£199	3%	22748
	5 Year Fixed	5.65%	5.65%	60 Months	£199	5%	22749
75%	2 Year Discount	5.09% (SVR minus 2.40%)	5.34% (SVR minus 2.40%)	24 Months	£199	1%	21363
	2 Year Fixed	5.65%	5.65%	24 Months	£199	3%	22750
	3 Year Fixed	5.65%	5.65%	36 Months	£199	3%	22751
	5 Year Fixed	5.75%	5.75%	60 Months	£199	5%	22752
No Maximum	2 Year Discount	5.19% (SVR minus 2.30%)	5.44% (SVR minus 2.30%)	24 Months	£199	1%	21364
	2 Year Fixed	5.75%	5.75%	24 Months	£199	3%	22753
	3 Year Fixed	5.75%	5.75%	36 Months	£199	3%	22754
	5 Year Fixed	5.85%	5.85%	60 Months	£199	5%	22755

Residential - Interest Only or Part & Part

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	4.99% (SVR minus 2.50%)	5.24% (SVR minus 2.50%)	24 Months	£199	1%	21365
	2 Year Fixed	5.65%	5.65%	24 Months	£199	3%	22756
	3 Year Fixed	5.65%	5.65%	36 Months	£199	3%	22757
	5 Year Fixed	5.75%	5.75%	60 Months	£199	5%	22758
No Maximum	2 Year Discount	5.29% (SVR minus 2.20%)	5.54% (SVR minus 2.20%)	24 Months	£199	1%	21366
	2 Year Fixed	5.79%	5.79%	24 Months	£199	3%	22759
	3 Year Fixed	5.79%	5.79%	36 Months	£199	3%	22760
	5 Year Fixed	5.89%	5.89%	60 Months	£199	5%	22761

Shared Ownership

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
No Maximum	2 Year Discount	5.35% (SVR minus 2.14%)	5.60% (SVR minus 2.14%)	24 Months	£199	1%	21385
	2 Year Fixed	5.79%	5.79%	24 Months	£199	3%	22762
	5 Year Fixed	5.89%	5.89%	60 Months	£199	5%	22763

RIO

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
No Maximum	2 Year Discount	5.39% (SVR minus 2.10%)	5.64% (SVR minus 2.10%)	24 Months	£199	1%	21386
	5 Year Fixed	5.85%	5.85%	60 Months	£199	5%	22764

Self Build

Avaliable for self build borrowers who have completed their build, obtaining an EPC rating of A or B.

Repayment

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	4.64% (SVR minus 2.85%)	4.89% (SVR minus 2.85%)	24 Months	£199	1%	21367
	2 Year Fixed	5.30%	5.30%	24 Months	£199	3%	22765
No Maximum	2 Year Discount	4.84% (SVR minus 2.65%)	5.09% (SVR minus 2.65%)	24 Months	£199	1%	21369
	2 Year Fixed	5.50%	5.50%	24 Months	£199	3%	22767

Interest Only or Part & Part

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	4.74% (SVR minus 2.75%)	4.99% (SVR minus 2.75%)	24 Months	£199	1%	21368
	2 Year Fixed	5.40%	5.40%	24 Months	£199	3%	22766
No Maximum	2 Year Discount	5.04% (SVR minus 2.45%)	5.29% (SVR minus 2.45%)	24 Months	£199	1%	21370
	2 Year Fixed	5.64%	5.64%	24 Months	£199	3%	22768

Buy to Let

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.30% (SVR minus 2.19%)	5.55% (SVR minus 2.19%)	24 Months	£199	1%	21371
	2 Year Fixed	5.70%	5.70%	24 Months	£199	3%	22769
	5 Year Fixed	5.75%	5.75%	60 Months	£199	5%	22770
No Maximum	2 Year Discount	5.45% (SVR minus 2.04%)	5.70% (SVR minus 2.04%)	24 Months	£199	1%	21372
	2 Year Fixed	5.85%	5.85%	24 Months	£199	3%	22771
	5 Year Fixed	5.90%	5.90%	60 Months	£199	5%	22772

Holiday Let

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.35% (SVR minus 2.14%)	5.60% (SVR minus 2.14%)	24 Months	£199	1%	21373
	2 Year Fixed	5.85%	5.85%	24 Months	£199	3%	22773
	5 Year Fixed	5.90%	5.90%	60 Months	£199	5%	22774
No Maximum	2 Year Discount	5.49% (SVR minus 2.00%)	5.74% (SVR minus 2.00%)	24 Months	£199	1%	21374
	2 Year Fixed	5.99%	5.99%	24 Months	£199	3%	22775
	5 Year Fixed	6.05%	6.05%	60 Months	£199	5%	22776

Expat Residential - Repayment

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.25% (SVR minus 2.24%)	5.50% (SVR minus 2.24%)	24 Months	£199	1%	21375
	2 Year Fixed	5.69%	5.69%	24 Months	£199	3%	22777
	5 Year Fixed	5.79%	5.79%	60 Months	£199	5%	22778
No Maximum	2 Year Discount	5.40% (SVR minus 2.09%)	5.65% (SVR minus 2.09%)	24 Months	£199	1%	21376
	2 Year Fixed	5.79%	5.79%	24 Months	£199	3%	22779
	5 Year Fixed	5.89%	5.89%	60 Months	£199	5%	22780

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Expat Residential - Interest Only or Part & Part

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.40% (SVR minus 2.09%)	5.65% (SVR minus 2.09%)	24 Months	£199	1%	21377
	2 Year Fixed	5.79%	5.79%	24 Months	£199	3%	22781
	5 Year Fixed	5.89%	5.89%	60 Months	£199	5%	22782
No Maximum	2 Year Discount	5.55% (SVR minus 1.94%)	5.80% (SVR minus 1.94%)	24 Months	£199	1%	21378
	2 Year Fixed	5.89%	5.89%	24 Months	£199	3%	22783
	5 Year Fixed	5.99%	5.99%	60 Months	£199	5%	22784

Expat Buy to Let

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
60%	2 Year Discount	5.35% (SVR minus 2.14%)	5.60% (SVR minus 2.14%)	24 Months	£199	1%	21379
	2 Year Fixed	5.90%	5.90%	24 Months	£199	3%	22785
	5 Year Fixed	6.00%	6.00%	60 Months	£199	5%	22786
No Maximum	2 Year Discount	5.50% (SVR minus 1.99%)	5.75% (SVR minus 1.99%)	24 Months	£199	1%	21380
	2 Year Fixed	6.05%	6.05%	24 Months	£199	3%	22787
	5 Year Fixed	6.15%	6.15%	60 Months	£199	5%	22788

Expat Holiday Let

Maximum LTV	Product Type	Initial Rate	Initial Rate (Effective from 1 December)	End Date	Switch Fee	ERC	Product Code
No Maximum	2 Year Discount	5.40% (SVR minus 2.09%)	5.65% (SVR minus 2.09%)	24 Months	£199	1%	21357
	2 Year Fixed	5.90%	5.90%	24 Months	£199	3%	22743
	5 Year Fixed	5.95%	5.95%	60 Months	£199	5%	22744