Product name: Help to Buy Mortgage Range

Information sheet produced: July 2026

Our approach to meeting the Products & Services Outcome and Price & Value Outcome – Information for distributors of the Product

This summary document is being provided to you to fulfil our responsibilities under PRIN 2A.4.15R and PRIN 2A.3.12 R (2). -

It is designed to support you to comply with your responsibilities under PRIN 2A.3.16 R and PRIN 2A.4.16 R. Please note that you are ultimately responsible for meeting your obligations under 'The Consumer Duty'.

This information is intended for intermediary use only and should not be provided to customers.

1. Summary of our assessment

We have assessed that:

- Our Help to Buy product range continues to meet the needs, characteristics, and objectives of customers in the identified target market.
- The intended distribution strategy remains appropriate for the target market.
- The Product provides fair value to customers in the target market (i.e. the total benefits are proportionate to total costs).

2. Product characteristics & benefits

The products are designed to meet the needs of the target group, primarily new and existing customers looking for a residential mortgage who have been accepted by an approved Help to Buy scheme agent. The product features and criteria are designed to support these needs.

- Fixed and Variable rates available
- The product may require the payment of a product fee on application or completion, and an Early Repayment Charge if the borrower redeems the mortgage during any initial discounted or fixed rate period.
- The product may allow repayment of a percentage of the capital balance annually without incurring Early Repayment Charges
- Products may offer fee free options and / or free valuation and legal fees
- Mortgage Term of up to 40 years (Subject to original loan term)
- Products are available for remortgages, product switches and further advances (Only for stair casing)
- Products available for Repayment loans
- The products must be secured on residential property and are available for new and existing homes, including new build properties (subject to eligibility criteria)

Full eligibility criteria can be accessed on our intermediary website via https://www.cambridgeforintermediaries.co.uk/

3. **Target market assessment and distribution strategy**

This target market assessment matrix segments the target customers for the Product, recognising their different needs to enable you to tailor the services you provide when you distribute the Product.

<table>
<tr><th>Customer Circumstances</th><th>Distribution Strategy</th><th>Customer Needs & Objectives</th></tr>
<tr><td></td><td></td><td rowspan="4">Access to a choice of products terms
A choice of fixed or variable product rate
A repayment mortgage to clear the capital by the end of the term</td></tr>
<tr><td>Customers looking to move their current mortgage to a new provider (remortgage)</td><td>Available through Direct, Intermediary* & Online channels. Applications can be through advised sale only.</td></tr>
<tr><td>Existing customers of the Cambridge Building Society looking to borrow additional funds (further advance)</td><td>Available through Direct, Intermediary* & Online channels. Applications can be through advised sale only.</td></tr>
<tr><td>Existing customers of the Cambridge Building Society looking to move to a new product (Product Switch)</td><td>Available through Direct, Intermediary* & Online channels. Applications can be through advised sale and execution only.</td></tr>
</table>

***Intermediary distribution through:**
• Networks and their Appointed Representatives.
• Mortgage clubs.
• Directly authorised mortgage intermediaries.
All intermediaries must be registered with us.

The Product is not designed for individuals who:

- Are purchasing a property to let
- Are severely credit impaired
- Do not meet our lending or property criteria
- Are under 18
- Are not resident in the UK

4. **Customers with characteristics of vulnerability**

These products are designed for a wide target market, and not to meet any inherent characteristics of vulnerability in the target market. Mortgage Advisers and third party distributors should take account of individual customer needs and circumstances in this regard.

We considered the needs, characteristics, and objectives of customers with characteristics of vulnerability at all stages of the design process for this Product to ensure the Product meets their needs.

We have also considered the Product to assess whether it will meet the identified needs, characteristics, and objectives of the target market, including customers in the target market who have characteristics of vulnerability.

We have in place a framework to achieve good outcomes for vulnerable customers, which includes:
• Education and training for our staff to ensure they have the appropriate skills and experience to recognise and respond to the needs of vulnerable customers.
• Suitable customer service provision and communications.
• Flexible policies, where appropriate, to support vulnerable members
• Monitoring to ensure we continue to meet and respond to the needs of customers with characteristics of vulnerability.

Intermediaries should continue to comply with your obligations to ensure that you treat customers in vulnerable circumstances fairly.
Please contact us if you need any further information about how we support the needs of all our customers in relation to the Product.

5. **Our assessment of value**

We have developed a comprehensive and robust assessment process which evaluates several aspects of our business to determine the value of our mortgage product. This analysis is used to ascertain whether the Product delivers fair value for customers.

The outcomes of the assessment process are presented to the Product & Pricing Committee, allowing for challenge and further investigation before we sign-off the outcomes and share the summary of our assessment with you.

Our fair value assessment has considered the following:

Benefits	Price	Costs	Limitations
The range of features that the Product provides, the quality of the Product, the level of customer service that is provided and any other features that the Product may offer.	The interest rates, fees and charges customers pay for the Product, comparable market rates, advice fees paid to intermediaries and non-financial costs associated with operating the Product.	The cost of funding the Product from design to production and ongoing maintenance	Any limitations on the scope and service we provide or the features of the Product.

<u>Results of our assessment</u>

Our assessment concluded that the Product continues to deliver fair value for customers in the target market for the Product.

Document Name	Product Information Sheet – Help to Buy
Document Owner	Product & Proposition Manager
Information Classification	
Current Version Number	V4.0
Date Signed Off	July 2026
Next Review Date	July 2027