Bath Building Society
We're different because you are

Product name: Self Build Range (including Green Self Build Range)

Information sheet produced: 03/09/2026

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 Self Build (including Green Self Build) 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, most notably to build or renovate a home. The product features and criteria are designed to support these needs:

- Funding available for self build, custom build, conversion and renovation projects.
- Funds released in stages as the client's build progresses.
- Up to 85% of end value LTV and 95% LTV during the build available.
- Discounted products.
- Mortgage term up to 30 years.
- A range of products with varied funding options (advance and arrears) to provide a suitable cashflow.
- **(Green Self build)** £1,000 cashback; no arrangement fee; incentives for qualifying green features.

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.

Customer Circumstances	Distribution Strategy	Customer Needs & Objectives
Customer looking to build, renovate or convert a property to be their new home in the UK. **(Green Self build)** Environmentally conscious customers seeking to build, renovate or convert a home for owner occupation in the UK	Intermediary introduced* channels via advised sales only.	• Suitably structured funding for a project to self or custom build, renovate or convert a property to be the client's new home to repay the capital by the end of the mortgage term. • Confidence that funds are available at the right time during the build and agreed as part of the application process. • Stage releases not subject to valuations during the build – to remove the risk of the client receiving less than they expect or need. • Funds released in advance of/on completion of each stage of work • **(Green Self build)** Opportunity to reduce the carbon impact of their home.
*Intermediary introductions accepted from: • BuildLoan. • Specific intermediaries signed off by the Society. All intermediaries must be registered with Bath Building Society.		

The Product is not designed for customers who:

- Are looking to move into a house immediately.
- Can't financially support themselves during a build/renovation process.
- Don't have capital to support a renovation/build.
- Are severely credit impaired borrowers.
- Do not meet our lending or property criteria.
- Are looking to complete a development for investment purposes.
- **(Green Self build)** Do not incorporate a qualifying green feature into their build.

4. **Customers with characteristics of vulnerability**

The Product is designed for the owner-occupied self build, custom build and renovation market segments which are likely to include some customers with characteristics of vulnerability or who will experience vulnerability over time.

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 tested 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 Conduct Risk 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 provided and any features that the product may offer.	The interest rate the 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 and any other reductions in costs to the customer made possible by economies of scale.	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.