



Fixed rates for new customers 60% LTV Mortgages

- All information correct as at 16/06/2017
- Bank of England Base Rate is currently 0.25%
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

60% Loan to Value Fixed rates

All of our residential products are only available on a Capital Repayment basis, except where stated.

	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
2 Year	1.17% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.8% APRC	60%	£1,495	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2018 then 2% until 31/08/2019	ZOS
	1.36% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.7% APRC	60%	£495	£250 Cashback paid to solicitor with advance Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2018 then 2% until 31/08/2019	ZTB
	1.38% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.7% APRC	60%	£295	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2018 then 2% until 31/08/2019	ZQT
	1.53% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.8% APRC	60%	£0	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2018 then 2% until 31/08/2019	ZQU
3 Year	1.59% fixed until 31/08/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.7% APRC	60%	£995	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2019 then 2% until 31/08/2020	ZQV
	1.78% fixed until 31/08/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.5% APRC	60%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/08/2019 then 2% until 31/08/2020	ZQW

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60% Loan to Value Fixed rates

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	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
5 Year	1.96% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.3% APRC	60%	£995	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZQX
	1.99% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.4% APRC	60%	£0	Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZQY

Representative example:

A mortgage of £145,000 payable over 21 years initially on a fixed rate for 3 years at 1.59% and then reverting to our tracker rate of 3.99% above Bank of England Base Rate for the remaining 18 years would require 36 monthly payments of £691 and 210 monthly payments of £855.

The total amount payable would be £205,658 made up of the loan amount plus interest (£59,438), product fee (£995), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.6% APRC representative.

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Fixed rates for new customers 70% LTV Mortgages

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70% Loan to Value Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
3 Year	1.66% fixed until 31/08/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.7% APRC	70%	£995	Standard Valuation Fee paid by Lender	3% until 31/08/2019 then 2% until 31/08/2020	ZOZ
5 Year	2.09% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.5% APRC	70%	£495	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZTA

Representative example:

A mortgage of £92,400 payable over 25 years initially on a fixed rate for 5 years at 2.09% and then reverting to our tracker rate of 3.99% above Bank of England Base Rate for the remaining 20 years would require 60 monthly payments of £396 and 240 monthly payments of £480.

The total amount payable would be £139,638 made up of the loan amount plus interest (£46,518), product fee (£495), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.5% APRC representative.

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Fixed rates for new customers 75% LTV Mortgages

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75% Loan to Value Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
2 Year	1.27% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.8% APRC	75%	£995	Standard Valuation Fee paid by Lender	3% until 31/08/2018 then 2% until 31/08/2019	ZRB
	1.35% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.8% APRC	75%	£995	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/08/2018 then 2% until 31/08/2019	ZSZ
	1.43% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.8% APRC	75%	£495	£400 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/08/2018 then 2% until 31/08/2019	ZTC
	1.64% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.7% APRC	75%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/08/2018 then 2% until 31/08/2019	ZRC
3 Year	1.69% fixed until 31/08/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.7% APRC	75%	£995	Standard Valuation Fee paid by Lender	3% until 31/08/2019 then 2% until 31/08/2020	ZRD
	1.98% fixed until 31/08/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.6% APRC	75%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/08/2019 then 2% until 31/08/2020	ZRE
5 Year	2.11% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.3% APRC	75%	£295	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZRF
	2.13% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.5% APRC	75%	£295	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZTD

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75% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
7 Year	2.55% fixed until 31/08/2024 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.3% APRC	75%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 31/08/2021 then 3% until 31/08/2023 then 2% until 31/08/2024	ZRG

Representative example:

A mortgage of £169,995 payable over 23 years initially on a fixed rate for 2 years at 1.27% and then reverting to our tracker rate of 3.99% above Bank of England Base Rate for the remaining 21 years would require 24 monthly payments of £724 and 246 monthly payments of £955.

The total amount payable would be £253,513 made up of the loan amount plus interest (£82,298), product fee (£995), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.8% APRC representative.

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85% Loan to Value Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
2 Year	1.70% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.8% APRC	85%	£295	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/08/2018 then 2% until 31/08/2019	ZRH
	1.77% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.9% APRC	85%	£495	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/08/2018 then 2% until 31/08/2019	ZRJ
3 Year	1.88% fixed until 31/08/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.7% APRC	85%	£495	No Additional Features	3% until 31/08/2019 then 2% until 31/08/2020	ZRK
	2.18% fixed until 31/08/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.7% APRC	85%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	3% until 31/08/2019 then 2% until 31/08/2020	ZRL

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85% Loan to Value Fixed rates

Rate and Term		The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
5 Year	2.44% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.4% APRC	85%	£0	Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZRM

Representative example:

A mortgage of £170,000 payable over 30 years initially on a fixed rate for 5 years at 2.44% and then reverting to our tracker rate of 3.99% above Bank of England Base Rate for the remaining 25 years would require 60 monthly payments of £666 and 300 monthly payments of £809.

The total amount payable would be £283,018 made up of the loan amount plus interest (£112,793), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.7% APRC representative.

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90% Loan to Value Fixed rates

	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
2 Year	2.44% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.0% APRC	90%	£0	Standard Valuation Fee paid by Lender	3% until 31/08/2018 then 2% until 31/08/2019	ZRN
	2.69% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.0% APRC	90%	£0	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/08/2018 then 2% until 31/08/2019	ZRP
	2.69% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.0% APRC	90%	£0	Standard legal fees paid by Lender (for purchases only) Standard Valuation Fee paid by Lender	3% until 31/08/2018 then 2% until 31/08/2019	ZRQ
3 Year	2.88% fixed until 31/08/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.0% APRC	90%	£0	£750 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/08/2019 then 2% until 31/08/2020	ZRR

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90% Loan to Value Fixed rates

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5 Year	3.18% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.9% APRC	90%	£0	£1000 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZRS
	3.18% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.9% APRC	90%	£0	£500 Cashback paid to solicitor with advance Standard legal fees paid by Lender (for purchases only) Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZRT

Representative example:

A mortgage of £186,890 payable over 28 years initially on a fixed rate for 2 years at 2.44% and then reverting to our tracker rate of 3.99% above Bank of England Base Rate for the remaining 26 years would require 24 monthly payments of £768 and 312 monthly payments of £939.

The total amount payable would be £311,662 made up of the loan amount plus interest (£124,547), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.0% APRC representative.

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95% Loan to Value Fixed rates (Purchase Only)

	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
2 Year	3.99% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.3% APRC	95%	£0	Higher Lending Charge paid by Lender £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/08/2018 then 2% until 31/08/2019	ZRU
	3.99% fixed until 31/08/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.3% APRC	95%	£0	Higher Lending Charge paid by Lender Standard legal fees paid by Lender Standard Valuation Fee paid by Lender	3% until 31/08/2018 then 2% until 31/08/2019	ZRV
5 Year	4.19% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.3% APRC	95%	£0	Higher Lending Charge paid by Lender £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZRW
	4.19% fixed until 31/08/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.3% APRC	95%	£0	Higher Lending Charge paid by Lender Standard legal fees paid by Lender Standard Valuation Fee paid by Lender	4% until 31/08/2019 then 3% until 31/08/2021 then 2% until 31/08/2022	ZRX

Representative example:

A mortgage of £145,000 payable over 35 years initially on a fixed rate for 2 years at 3.99% and then reverting to our tracker rate of 3.99% above Bank of England Base Rate for the remaining 33 years would require 24 monthly payments of £641 and 396 monthly payments of £662.

The total amount payable would be £277,816 made up of the loan amount plus interest (£132,591), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.3% APRC representative.

**Post Office Money® mortgages are provided by Bank of Ireland UK.
Please read in conjunction with our lending criteria.**

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

See the website postoffice.co.uk/mortgages for more details on fixed rate product features and suitability.

Call us on freephone **0800 707 6206*** or visit **www.postoffice.co.uk**

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Tracker rates for new customers

- All information correct as at 16/06/2017
- Bank of England Base Rate is currently 0.25%
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

90% Loan to Value Term Tracker

	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
Term	4.24% variable which is Bank of England Base Rate plus 3.99% for the entire mortgage term	4.3% APCR	90%	£0	No Additional Features	None	ZRY

Representative example:

A mortgage of £200,000 payable over 15 years on our tracker rate for the mortgage term of 15 years at 3.99% above the Bank of England Base rate would require 180 monthly payments of £1,504.

The total amount payable would be £271,172 made up of the loan amount plus interest (£70,637), product fee (£0), valuation fee (£310) and lending fee (£195).

The overall cost for comparison is 4.4% APCR representative.

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Tracker rates for new customers

- All information correct as at 16/06/2017
- Bank of England Base Rate is currently 0.25%
- Lending Fee £195 (due on completion but payment can be deferred until mortgage is fully repaid)

95% Loan to Value Term Tracker (Purchase Only)

	Rate and Term	The Overall Cost for Comparison is	Maximum Loan to Value	Product Fee	Additional Features	Early Repayment Charge % of the sum repaid	Code
Term	4.24% variable which is Bank of England Base Rate plus 3.99% for the entire mortgage term	4.3% APRC	95%	£0	Higher Lending Charge paid by Lender	None	ZJC

Representative example:

A mortgage of £200,000 payable over 15 years on our tracker rate for the mortgage term of 15 years at 3.99% above the Bank of England Base rate would require 180 monthly payments of £1,504.

The total amount payable would be £271,172 made up of the loan amount plus interest (£70,637), product fee (£0), valuation fee (£310) and lending fee (£195).

The overall cost for comparison is 4.4% APRC representative.

Post Office Money[®] mortgages are provided by Bank of Ireland UK. Please read in conjunction with our lending criteria.

This document can be made available in Braille, large print or audio upon request.

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

See the website postoffice.co.uk/mortgages for more details on tracker rate product features and suitability.

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