



# Fixed rates for new customers 60% LTV Mortgages

- All information correct as at 11/04/2017
- 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	<b>1.17% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.8% APRC</b>	60%	£1,495	<b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b>	3% until 30/06/2018 then 2% until 30/06/2019	ZGW
	<b>1.38% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.7% APRC</b>	60%	£495	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender <b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b>	3% until 30/06/2018 then 2% until 30/06/2019	ZGX
3 Year	<b>1.58% fixed</b> until 30/06/2020 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.7% APRC</b>	60%	£995	<b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b>	3% until 30/06/2019 then 2% until 30/06/2020	ZGY

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## 60% Loan to Value Fixed rates

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5 Year	<b>1.93% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.4% APRC</b>	60%	£995	<b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b>	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZGZ
	<b>1.98% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.3% APRC</b>	60%	£995	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender <b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b>	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHA
	<b>2.14% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.3% APRC</b>	60%	£495	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender <b>Also available on Interest Only or Part Interest Only / Part Repayment basis</b>	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHB

### Representative example:

A mortgage of £145,000 payable over 21 years initially on a fixed rate for 3 years at 1.58% 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 £690 and 210 monthly payments of £855.

The total amount payable would be £205,848 made up of the loan amount plus interest (£59,388), product fee (£995), valuation fee (£240), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 3.6% APRC representative.

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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	<b>1.68% fixed</b> until 30/06/2020 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.7% APRC</b>	70%	£1,495	<b>£250 Cashback</b> paid to solicitor with advance Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	3% until 30/06/2019 then 2% until 30/06/2020	ZHC
5 Year	<b>2.18% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.3% APRC</b>	70%	£495	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHD

### Representative example:

A mortgage of £92,400 payable over 25 years initially on a fixed rate for 5 years at 2.18% 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 £400 and 240 monthly payments of £481.

The total amount payable would be £140,099 made up of the loan amount plus interest (£46,979), 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	<b>1.27% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.8% APRC</b>	75%	£1,495	No Additional Features	3% until 30/06/2018 then 2% until 30/06/2019	ZHE
	<b>1.52% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.7% APRC</b>	75%	£495	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender	3% until 30/06/2018 then 2% until 30/06/2019	ZHF
3 Year	<b>2.03% fixed</b> until 30/06/2020 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.7% APRC</b>	75%	£0	<b>£400 Cashback</b> paid to solicitor with advance Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	3% until 30/06/2019 then 2% until 30/06/2020	ZHG
5 Year	<b>1.98% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.5% APRC</b>	75%	£1,495	No Additional Features	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHH
	<b>2.23% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.4% APRC</b>	75%	£495	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHJ

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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	<b>2.69% fixed</b> until 30/06/2024 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.4% APRC</b>	75%	£495	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender	4% until 30/06/2021 then 3% until 30/06/2023 then 2% until 30/06/2024	ZHK

### 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 £254,283 made up of the loan amount plus interest (£82,298), product fee (£1,495), valuation fee (£270), 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	<b>1.77% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.9% APRC</b>	85%	£495	<b>£500 Cashback</b> paid to solicitor with advance Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	3% until 30/06/2018 then 2% until 30/06/2019	ZHL
	<b>1.78% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.8% APRC</b>	85%	£295	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender	3% until 30/06/2018 then 2% until 30/06/2019	ZHM
3 Year	<b>1.88% fixed</b> until 30/06/2020 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.7% APRC</b>	85%	£495	No Additional Features	3% until 30/06/2019 then 2% until 30/06/2020	ZHN
	<b>2.18% fixed</b> until 30/06/2020 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.7% APRC</b>	85%	£495	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender	3% until 30/06/2019 then 2% until 30/06/2020	ZHP

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## 85% Loan to Value Fixed rates

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5 Year	<b>2.28% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.6% APRC</b>	85%	£995	Standard Valuation Fee paid by Lender	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHQ
	<b>2.43% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.4% APRC</b>	85%	£0	Standard legal fees paid by Lender ( <b>for remortgagers only</b> ) Standard Valuation Fee paid by Lender	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHR

### Representative example:

A mortgage of £170,000 payable over 30 years initially on a fixed rate for 5 years at 2.28% 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 £652 and 300 monthly payments of £807.

The total amount payable would be £282,411 made up of the loan amount plus interest (£111,191), product fee (£995), 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

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2 Year	<b>2.43% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.0% APRC</b>	90%	£0	Standard Valuation Fee paid by Lender	3% until 30/06/2018 then 2% until 30/06/2019	ZHS
	<b>2.59% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.9% APRC</b>	90%	£0	Standard legal fees paid by Lender <b>(for purchases only)</b> Standard Valuation Fee paid by Lender	3% until 30/06/2018 then 2% until 30/06/2019	ZHT
	<b>2.59% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.0% APRC</b>	90%	£0	<b>£500 Cashback</b> paid to solicitor with advance Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	3% until 30/06/2018 then 2% until 30/06/2019	ZHU
3 Year	<b>2.82% fixed</b> until 30/06/2020 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.9% APRC</b>	90%	£0	<b>£750 Cashback</b> paid to solicitor with advance Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	3% until 30/06/2019 then 2% until 30/06/2020	ZHV

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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
5 Year	<b>3.14% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.8% APRC</b>	90%	£0	<b>£500 Cashback</b> paid to solicitor with advance Standard legal fees paid by Lender ( <b>for purchases only</b> ) Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHW
	<b>3.14% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>3.9% APRC</b>	90%	£0	<b>£1000 Cashback</b> paid to solicitor with advance Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZHX

### Representative example:

A mortgage of £186,890 payable over 28 years initially on a fixed rate for 2 years at 2.59% 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 £783 and 312 monthly payments of £940.

The total amount payable would be £312,348 made up of the loan amount plus interest (£125,233), 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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# Fixed rates for new customers 95% LTV Mortgages

- All information correct as at 11/04/2017
- 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 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	<b>3.83% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.2% APRC</b>	95%	£0	Higher Lending Charge paid by Lender Standard legal fees paid by Lender Standard Valuation Fee paid by Lender	3% until 30/06/2018 then 2% until 30/06/2019	ZHY
	<b>3.83% fixed</b> until 30/06/2019 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.2% APRC</b>	95%	£0	Higher Lending Charge paid by Lender <b>£500 Cashback</b> paid to solicitor with advance Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	3% until 30/06/2018 then 2% until 30/06/2019	ZHZ
5 Year	<b>4.09% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APRC</b>	95%	£0	Higher Lending Charge paid by Lender Standard legal fees paid by Lender Standard Valuation Fee paid by Lender	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZJA
	<b>4.09% fixed</b> until 30/06/2022 then <b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	<b>4.3% APRC</b>	95%	£0	Higher Lending Charge paid by Lender <b>£500 Cashback</b> paid to solicitor with advance Standard Valuation Fee paid by Lender <b>Minimum Loan £50,000</b>	4% until 30/06/2019 then 3% until 30/06/2021 then 2% until 30/06/2022	ZJB

### Representative example:

A mortgage of £145,000 payable over 35 years initially on a fixed rate for 2 years at 3.83% 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 £627 and 396 monthly payments of £662.

The total amount payable would be £277,243 made up of the loan amount plus interest (£132,018), product fee (£0), valuation fee (£0), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.3% APRC representative.

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# Tracker rates for new customers

- All information correct as at 11/04/2017
- 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	<b>4.24% variable</b> which is Bank of England Base Rate plus 3.99% for the entire mortgage term	<b>4.3% APCR</b>	90%	£0	No Additional Features	None	UYQ

### 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

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## 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.

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