



Fixed rates for new customers 60% LTV Mortgages

- All information correct as at 16/08/2017
- 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	1.12% fixed until 31/10/2019 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	Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/10/2018 then 2% until 31/10/2019	BFK
	1.19% fixed until 31/10/2019 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%	£995	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/10/2018 then 2% until 31/10/2019	BFL
	1.26% fixed until 31/10/2019 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%	£995	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/10/2018 then 2% until 31/10/2019	BFM
	1.35% fixed until 31/10/2019 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%	£495	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/10/2018 then 2% until 31/10/2019	BFN
	1.53% fixed until 31/10/2019 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	£250 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/10/2018 then 2% until 31/10/2019	BFP

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60% Loan to Value Fixed rates

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3 Year	1.58% fixed until 31/10/2020 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 31/10/2019 then 2% until 31/10/2020	BFQ
	1.75% fixed until 31/10/2020 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%	£295	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/10/2019 then 2% until 31/10/2020	BFR
	1.83% fixed until 31/10/2020 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%	£0	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	3% until 31/10/2019 then 2% until 31/10/2020	BFS

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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 31/10/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.5% APRC	60%	£1,495	Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 31/10/2019 then 3% until 31/10/2021 then 2% until 31/10/2022	BFT
	2.09% fixed until 31/10/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.5% APRC	60%	£295	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 31/10/2019 then 3% until 31/10/2021 then 2% until 31/10/2022	BFU
	2.13% fixed until 31/10/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.5% APRC	60%	£0	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 Also available on Interest Only or Part Interest Only / Part Repayment basis	4% until 31/10/2019 then 3% until 31/10/2021 then 2% until 31/10/2022	BFV

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 £205,608 made up of the loan amount plus interest (£59,388), 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 rate

	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	1.62% fixed until 31/10/2020 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%	£1,495	Standard Valuation Fee paid by Lender	3% until 31/10/2019 then 2% until 31/10/2020	BFW

Representative example:

A mortgage of £92,400 payable over 25 years initially on a fixed rate for 3 years at 1.62% and then reverting to our tracker rate of 3.99% above Bank of England Base Rate for the remaining 22 years would require 36 monthly payments of £375 and 264 monthly payments of £485.

The total amount payable would be £143,273 made up of the loan amount plus interest (£49,153), product fee (£1,495), 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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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	1.23% fixed until 31/10/2019 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%	£1,495	Standard Valuation Fee paid by Lender	3% until 31/10/2018 then 2% until 31/10/2019	BFX
	1.43% fixed until 31/10/2019 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	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2018 then 2% until 31/10/2019	BFY
	1.62% fixed until 31/10/2019 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%	£0	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2018 then 2% until 31/10/2019	BFZ
3 Year	1.64% fixed until 31/10/2020 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%	£1,295	Standard Valuation Fee paid by Lender	3% until 31/10/2019 then 2% until 31/10/2020	BGA
	1.75% fixed until 31/10/2020 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%	£495	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2019 then 2% until 31/10/2020	BGB
	1.89% fixed until 31/10/2020 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%	£0	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2019 then 2% until 31/10/2020	BGC

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75% Loan to Value Fixed rates

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5 Year	2.24% fixed until 31/10/2022 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%	£0	£500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	4% until 31/10/2019 then 3% until 31/10/2021 then 2% until 31/10/2022	BGD

Representative example:

A mortgage of £169,995 payable over 23 years initially on a fixed rate for 2 years at 1.23% 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 £721 and 246 monthly payments of £955.

The total amount payable would be £253,855 made up of the loan amount plus interest (£82,140), product fee (£1,495), 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	1.73% fixed until 31/10/2019 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	£400 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2018 then 2% until 31/10/2019	BGE
	1.88% fixed until 31/10/2019 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%	£0	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2018 then 2% until 31/10/2019	BGF
	1.93% fixed until 31/10/2019 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%	£0	£750 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2018 then 2% until 31/10/2019	BGG
3 Year	1.99% fixed until 31/10/2020 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	Standard Valuation Fee paid by Lender	3% until 31/10/2019 then 2% until 31/10/2020	BGH
	2.22% fixed until 31/10/2020 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%	£0	£300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2019 then 2% until 31/10/2020	BGJ

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85% Loan to Value Fixed rates

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5 Year	2.50% fixed until 31/10/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	3.6% APRC	85%	£0	£500 Cashback paid to solicitor with advance Minimum Loan £50,000	4% until 31/10/2019 then 3% until 31/10/2021 then 2% until 31/10/2022	BGK

Representative example:

A mortgage of £170,000 payable over 30 years initially on a fixed rate for 5 years at 2.50% 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 £672 and 300 monthly payments of £810.

The total amount payable would be £283,925 made up of the loan amount plus interest (£113,390), product fee (£0), valuation fee (£310), 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	2.39% fixed until 31/10/2019 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 31/10/2018 then 2% until 31/10/2019	BGL
	2.69% fixed until 31/10/2019 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	£750 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000	3% until 31/10/2018 then 2% until 31/10/2019	BGM
	2.69% fixed until 31/10/2019 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	£300 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	3% until 31/10/2018 then 2% until 31/10/2019	BGN
3 Year	2.88% fixed until 31/10/2020 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 31/10/2019 then 2% until 31/10/2020	BGP

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5 Year	3.18% fixed until 31/10/2022 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 31/10/2019 then 3% until 31/10/2021 then 2% until 31/10/2022	BGQ
	3.18% fixed until 31/10/2022 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 31/10/2019 then 3% until 31/10/2021 then 2% until 31/10/2022	BGR

Representative example:

A mortgage of £186,890 payable over 28 years initially on a fixed rate for 2 years at 2.39% 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 £763 and 312 monthly payments of £939.

The total amount payable would be £311,432 made up of the loan amount plus interest (£124,317), 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 16/08/2017
- 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	4.79% fixed until 31/10/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.4% APRC	95%	£0	Higher Lending Charge paid by Lender Standard legal fees paid by Lender	3% until 31/10/2018 then 2% until 31/10/2019	BGS
5 Year	4.99% fixed until 31/10/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term	4.7% APRC	95%	£0	Higher Lending Charge paid by Lender Standard legal fees paid by Lender	4% until 31/10/2019 then 3% until 31/10/2021 then 2% until 31/10/2022	BGT

Representative example:

A mortgage of £145,000 payable over 35 years initially on a fixed rate for 2 years at 4.79% 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 £712 and 396 monthly payments of £665.

The total amount payable would be £280,897 made up of the loan amount plus interest (£135,432), product fee (£0), valuation fee (£240), funds transfer fee (£30) and lending fee (£195).

The overall cost for comparison is 4.4% APRC representative.

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Tracker rates for new customers

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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% APRC	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% APRC representative.

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Tracker rates for new customers

- All information correct as at 16/08/2017
- 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.

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