



Fixed rates for new customers 60% LTV Mortgages

- All information correct as at 12/09/2017
- 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 30/11/2019 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% | £1,495 | 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 30/11/2018 then 2% until 30/11/2019 | BMT |
| | 1.18% fixed until 30/11/2019 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 30/11/2018 then 2% until 30/11/2019 | BMU |
| | 1.35% fixed until 30/11/2019 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 30/11/2018 then 2% until 30/11/2019 | BMV |
| | 1.47% fixed until 30/11/2019 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 | £500 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 30/11/2018 then 2% until 30/11/2019 | BMW |

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Please read in conjunction with our lending criteria.

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60% 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 | 1.37% fixed until 30/11/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.6% APRC | 60% | £995 | Standard Valuation Fee paid by Lender Also available on Interest Only or Part Interest Only / Part Repayment basis | 3% until 30/11/2019 then 2% until 30/11/2020 | BMX |
| | 1.68% fixed until 30/11/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.6% APRC | 60% | £0 | £500 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 30/11/2019 then 2% until 30/11/2020 | BMV |
| 5 Year | 1.79% fixed until 30/11/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.2% APRC | 60% | £1,495 | 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 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BMZ |
| | 1.94% fixed until 30/11/2022 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 | £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 | 4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BNA |

Representative example:

A mortgage of £145,000 payable over 21 years initially on a fixed rate for 3 years at 1.37% 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 £676 and 210 monthly payments of £852.

The total amount payable would be £204,594 made up of the loan amount plus interest (£58,374), product fee (£995), 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 70% LTV Mortgage

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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 | 1.43% fixed until 30/11/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.6% APRC | 70% | £995 | Standard Valuation Fee paid by Lender | 3% until 30/11/2019 then 2% until 30/11/2020 | BNB |

Representative example:

A mortgage of £92,400 payable over 25 years initially on a fixed rate for 3 years at 1.43% 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 £367 and 264 monthly payments of £484.

The total amount payable would be £142,156 made up of the loan amount plus interest (£48,536), 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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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 | 1.13% fixed until 30/11/2019 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 30/11/2018 then 2% until 30/11/2019 | BNC |
| | 1.39% fixed until 30/11/2019 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% | £295 | Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender | 3% until 30/11/2018 then 2% until 30/11/2019 | BND |
| | 1.54% fixed until 30/11/2019 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 | £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 | 3% until 30/11/2018 then 2% until 30/11/2019 | BNE |
| 3 Year | 1.45% fixed until 30/11/2020 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% | £995 | Standard Valuation Fee paid by Lender | 3% until 30/11/2019 then 2% until 30/11/2020 | BNF |
| | 1.78% fixed until 30/11/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.5% APRC | 75% | £0 | Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender | 3% until 30/11/2019 then 2% until 30/11/2020 | BNG |

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75% Loan to Value Fixed rates

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|--------|---|------------------------------------|-----------------------|-------------|---|---|------|
| 5 Year | 1.83% fixed until 30/11/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.4% APRC | 75% | £1,495 | Standard Valuation Fee paid by Lender | 4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BNH |
| | 1.92% fixed until 30/11/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.2% APRC | 75% | £295 | Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender | 4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BNJ |
| | 2.00% fixed until 30/11/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.4% APRC | 75% | £0 | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 | 4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BNK |

Representative example:

A mortgage of £169,995 payable over 23 years initially on a fixed rate for 2 years at 1.13% 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 £713 and 246 monthly payments of £954.

The total amount payable would be £252,953 made up of the loan amount plus interest (£81,738), 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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Fixed rates for new customers 80% LTV Mortgages

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80% 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 30/11/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.8% APRC | 80% | £995 | £400 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 | 3% until 30/11/2018 then 2% until 30/11/2019 | BNL |
| | 1.58% fixed until 30/11/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.7% APRC | 80% | £295 | Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender | 3% until 30/11/2018 then 2% until 30/11/2019 | BNM |
| | 1.63% fixed until 30/11/2019 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.8% APRC | 80% | £0 | £400 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 | 3% until 30/11/2018 then 2% until 30/11/2019 | BNN |
| 3 Year | 1.63% fixed until 30/11/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.5% APRC | 80% | £995 | Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender | 3% until 30/11/2019 then 2% until 30/11/2020 | BNP |
| | 1.93% fixed until 30/11/2020 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.6% APRC | 80% | £0 | Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender | 3% until 30/11/2019 then 2% until 30/11/2020 | BNQ |

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80% Loan to Value Fixed rates

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|--------|---|------------------------------------|-----------------------|-------------|---|---|------|
| 5 Year | 1.93% fixed until 30/11/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.4% APRC | 80% | £1,495 | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 | 4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BNR |
| | 2.13% fixed until 30/11/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.3% APRC | 80% | £295 | Standard legal fees paid by Lender (for remortgagers only) Standard Valuation Fee paid by Lender | 4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BNS |

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 £253,355 made up of the loan amount plus interest (£82,140), 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 | 1.27% fixed until 30/11/2019 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% | £995 | Standard Valuation Fee paid by Lender | 3% until 30/11/2018 then 2% until 30/11/2019 | BNT |
| | 1.68% fixed until 30/11/2019 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 30/11/2018 then 2% until 30/11/2019 | BNU |
| | 1.73% fixed until 30/11/2019 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% | £0 | £500 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 | 3% until 30/11/2018 then 2% until 30/11/2019 | BNV |
| 3 Year | 1.73% fixed until 30/11/2020 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% | £1,495 | Standard Valuation Fee paid by Lender | 3% until 30/11/2019 then 2% until 30/11/2020 | BNW |
| | 2.03% fixed until 30/11/2020 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 | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 | 3% until 30/11/2019 then 2% until 30/11/2020 | BNX |

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85% Loan to Value Fixed rates

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|--------|---|------------------------------------|-----------------------|-------------|---|---|------|
| 5 Year | 2.11% fixed until 30/11/2022 then 4.24% variable which is Bank of England Base Rate plus 3.99% for the rest of the mortgage term | 3.5% APRC | 85% | £0 | £300 Cashback paid to solicitor with advance Standard Valuation Fee paid by Lender Minimum Loan £50,000 | 4% until 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BNY |

Representative example:

A mortgage of £170,000 payable over 30 years initially on a fixed rate for 5 years at 2.11% 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 £638 and 300 monthly payments of £804.

The total amount payable would be £279,714 made up of the loan amount plus interest (£109,489), product fee (£0), 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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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 | 2.39% fixed until 30/11/2019 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 30/11/2018 then 2% until 30/11/2019 | BNZ |
| | 2.69% fixed until 30/11/2019 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 30/11/2018 then 2% until 30/11/2019 | BPA |
| 5 Year | 3.18% fixed until 30/11/2022 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 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BPB |

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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Please read in conjunction with our lending criteria.**

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Fixed rates for new customers 95% LTV Mortgages

- All information correct as at 12/09/2017
- 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 30/11/2019 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 30/11/2018 then 2% until 30/11/2019 | BPC |
| 5 Year | 4.99% fixed until 30/11/2022 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 30/11/2019 then 3% until 30/11/2021 then 2% until 30/11/2022 | BPD |

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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- 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 12/09/2017
- 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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