

### Existing Mortgage Customer Interest Rates

You can arrange to switch to a new mortgage rate with us at any time in the 90 days before your current rate comes to an end.

If you need help or advice before making a decision, if you'd like to make changes such as the term of your mortgage, or you'd like to switch and know which rate you want and you don't want to make any other changes to your mortgage please give us a call on **03 456 100 103** and we'll be happy to help. Lines are open Monday to Friday 8am - 10pm, Saturday 8am - 8pm and Sunday 9am - 8pm.

If your circumstances have changed since you took out your mortgage and you think this may affect your ability to repay, please give us a call on **03 456 100 192**. Lines are open 8am - 9pm Monday to Thursday, 8am - 8pm Friday, 8am - 6.30pm Saturday and 9am - 6.30pm Sunday.

Just so you know, the availability of our rates will depend on your mortgage balance as a percentage of the value of your home, also known as Loan To Value (LTV) eg a property worth £100,000 with an £80,000 mortgage has an 80% LTV. Please select a rate from the appropriate LTV table(s) overleaf. Some rates are subject to a Booking Fee or Arrangement Fee, and an Early Repayment Charge may apply during any fixed or discounted period.

## Repayment Mortgage Interest Rates

Repayment Mortgage rates correct as at 18 July 2019

Bank of England base rate 0.75%

Repayment Mortgage - Maximum 60% Loan To Value						
Product	Initial interest rate	Reverts to our Standard Variable Rate after initial period, currently	Overall cost for comparison (APRC)	Booking fee	Arrangement fee	Early Repayment Charges applicable
2 year Fixed	1.59%	4.19%	3.7%	£490	£0	YES
2 year Fixed Fee Saver	1.75%	4.19%	3.7%	£0	£0	YES
5 year Fixed	1.85%	4.19%	3.2%	£490	£0	YES
5 year Fixed Fee Saver	1.99%	4.19%	3.2%	£0	£0	YES
10 year Fixed Fee Saver	2.55%	4.19%	2.9%	£0	£0	YES
Life Tracker Standard	2.74% (1.99% above the Bank of England base rate currently 0.75%)		2.8%	£0	£490	NO
Life Tracker Fee Saver	2.89% (2.14% above the Bank of England base rate currently 0.75%)		2.9%	£0	£0	NO

## Repayment Mortgage Interest Rates

Repayment Mortgage rates correct as at 18 July 2019

Bank of England base rate 0.75%

Repayment Mortgage - Maximum 75% Loan To Value						
Product	Initial interest rate	Reverts to our Standard Variable Rate after initial period, currently	Overall cost for comparison (APRC)	Booking fee	Arrangement fee	Early Repayment Charges applicable
2 year Fixed	1.69%	4.19%	3.7%	£490	£0	YES
2 year Fixed Fee Saver	1.89%	4.19%	3.8%	£0	£0	YES
5 year Fixed	1.94%	4.19%	3.2%	£490	£0	YES
5 year Fixed Fee Saver	2.09%	4.19%	3.2%	£0	£0	YES
10 year Fixed Fee Saver	2.69%	4.19%	3.0%	£0	£0	YES
Life Tracker Standard	2.74% (1.99% above the Bank of England base rate currently 0.75%)		2.8%	£0	£490	NO
Life Tracker Fee Saver	2.89% (2.14% above the Bank of England base rate currently 0.75%)		2.9%	£0	£0	NO

## Repayment Mortgage Interest Rates

Repayment Mortgage rates correct as at 18 July 2019

Bank of England base rate 0.75%

Repayment Mortgage - Maximum 80% Loan To Value						
Product	Initial interest rate	Reverts to our Standard Variable Rate after initial period, currently	Overall cost for comparison (APRC)	Booking fee	Arrangement fee	Early Repayment Charges applicable
2 year Fixed	1.79%	4.19%	3.8%	£490	£0	YES
2 year Fixed Fee Saver	1.99%	4.19%	3.8%	£0	£0	YES
5 year Fixed	2.14%	4.19%	3.3%	£490	£0	YES
5 year Fixed Fee Saver	2.29%	4.19%	3.3%	£0	£0	YES
10 year Fixed Fee Saver	2.99%	4.19%	3.3%	£0	£0	YES
Life Tracker Standard	3.09% (2.34% above the Bank of England base rate currently 0.75%)		3.2%	£0	£490	NO
Life Tracker Fee Saver	3.24% (2.49% above the Bank of England base rate currently 0.75%)		3.3%	£0	£0	NO

# Repayment Mortgage Interest Rates

Repayment Mortgage rates correct as at 18 July 2019

Bank of England base rate 0.75%

Repayment Mortgage - Maximum 85% Loan To Value							
Product	Initial interest rate	Reverts to our Standard Variable Rate after initial period, currently	Overall cost for comparison (APRC)	Booking fee	Arrangement fee	Early Repayment Charges applicable	Conditions
2 year Fixed	1.95%	4.19%	3.8%	£490	£0	YES	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
2 year Fixed Fee Saver	2.19%	4.19%	3.8%	£0	£0	YES	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
5 year Fixed	2.34%	4.19%	3.4%	£490	£0	YES	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
5 year Fixed Fee Saver	2.49%	4.19%	3.4%	£0	£0	YES	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
Life Tracker Standard	3.64% (2.89% above the Bank of England base rate currently 0.75%)		3.7%	£0	£490	NO	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
Life Tracker Fee Saver	3.79% (3.04% above the Bank of England base rate currently 0.75%)		3.9%	£0	£0	NO	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.

# Repayment Mortgage Interest Rates

Repayment Mortgage rates correct as at 18 July 2019

Bank of England base rate 0.75%

Repayment Mortgage - Maximum 90% Loan To Value							
Product	Initial interest rate	Reverts to our Standard Variable Rate after initial period, currently	Overall cost for comparison (APRC)	Booking fee	Arrangement fee	Early Repayment Charges applicable	Conditions
2 year Fixed	2.05%	4.19%	3.8%	£490	£0	YES	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
2 year Fixed Fee Saver	2.19%	4.19%	3.8%	£0	£0	YES	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
5 year Fixed	2.44%	4.19%	3.4%	£490	£0	YES	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
5 year Fixed Fee Saver	2.49%	4.19%	3.4%	£0	£0	YES	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
Life Tracker Standard	3.64% (2.89% above the Bank of England base rate currently 0.75%)		3.7%	£0	£490	NO	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.
Life Tracker Fee Saver	3.79% (3.04% above the Bank of England base rate currently 0.75%)		3.9%	£0	£0	NO	Maximum loan size of £400,000 applies to borrowing in excess of 80% LTV.

## Offset Mortgage Interest Rates

Offset Mortgage rates correct as at 18 July 2019

Bank of England base rate 0.75%

Offset Mortgage - Maximum 60% Loan To Value						
Product	Initial interest rate	Reverts to our Standard Variable Rate after initial period, currently	Overall cost for comparison (APRC)	Booking fee	Arrangement fee	Early Repayment Charges applicable
2 year Fixed	2.49%	4.19%	4.0%	£490	£0	YES
2 year Fixed Fee Saver	2.69%	4.19%	4.0%	£0	£0	YES
Base Rate Tracker Standard	2.99% (2.24% above the Bank of England base rate currently 0.75%)		3.0%	£0	£490	NO
Base Rate Tracker Fee Saver	3.29% (2.54% above the Bank of England base rate currently 0.75%)		3.3%	£0	£0	NO

## Offset Mortgage Interest Rates

Offset Mortgage rates correct as at 18 July 2019

Bank of England base rate 0.75%

Offset Mortgage - Maximum 75% Loan To Value						
Product	Initial interest rate	Reverts to our Standard Variable Rate after initial period, currently	Overall cost for comparison (APRC)	Booking fee	Arrangement fee	Early Repayment Charges applicable
2 year Fixed	2.49%	4.19%	4.0%	£490	£0	YES
2 year Fixed Fee Saver	2.69%	4.19%	4.0%	£0	£0	YES
Base Rate Tracker Standard	2.99% (2.24% above the Bank of England base rate currently 0.75%)		3.0%	£0	£490	NO
Base Rate Tracker Fee Saver	3.29% (2.54% above the Bank of England base rate currently 0.75%)		3.3%	£0	£0	NO



## FURTHER INFORMATION

### Offset Mortgage

- You need to make arrangements to repay your mortgage at the end of the mortgage term and you should make regular checks to ensure your chosen repayment strategy is on plan. If you have any concerns about this please give us a call on **03 456 100 192** and we'll be happy to help.
- Linked accounts could include our 1st Account, Everyday Savings Account and Savings Account.
- An Offset Mortgage lets you link your qualifying current and savings accounts to your mortgage so you only pay interest on the difference. Credit interest is not paid on linked accounts.

### Maximum Loan to Value (LTV)

- The mortgage rates available to you depend on your mortgage balance as a percentage of the value of your home eg a property worth £100,000 with an £80,000 mortgage has an 80% LTV.
- You can ask us to revalue your property if you believe its current value is different to the estimate on our records but we may charge for this. Our mortgage rates can change at any time and you may not be able to reserve one until any valuation is confirmed.

The **initial interest rate** is used to calculate the interest you're charged at the start of your mortgage.

The **rate period** is when any fixed, tracker rate applies. At the end of this period the mortgage rate will then change to our Standard Variable Rate.

**Our Standard Variable Rate** is set by us internally and does not necessarily track the Bank of England base rate and may vary over the term of the loan.

**APRC** stands for Annual Percentage Rate of Charge and can be used to compare loan offers.

**Early Repayment Charges** may apply if you repay the whole of your mortgage early during your fixed rate term, including if you move to a different product or lender. The charge is 3% of the original mortgage balance in year 1 and 2% for the remainder of your fixed rate term.

**Unlimited overpayments** can be made on all our mortgages, but if you do repay your mortgage in full earlier than planned, you may have to pay an Early Repayment Charge.

**Fee Saver** is available on some of our products and means no booking, arrangement or completion fees.

**Fixed rate** means your interest rate and mortgage payments are fixed for a period of time no matter what happens to interest rates generally. Fixed rate mortgage funds are limited and rates subject to availability at the time of the application.

**Tracker mortgages** have a variable interest rate that is a set percentage above the Bank of England base rate for an agreed period. The interest rate on a tracker mortgage will therefore rise and fall in line with changes in the Bank of England base rate.

**Booking fees** are non-refundable fees charged on some mortgages to secure a particular mortgage rate.

**Arrangement fees** are non-refundable and charged on some mortgages when they are drawn down. The amount of the arrangement fee will vary depending on the mortgage chosen. You may choose to add this to the loan but this will increase your mortgage balance, the interest you pay and your monthly payments.

**Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.**