Remortgage fixed rates products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Deals available for Repayment basis only
- Daily interest
- Interest will be charged to date of redemption
- Overpayments below £1,000

(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)

• Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

Fixed rate	Year								
deal period	Year 1	Year 2	Year 3	Year 4	Year 5				
2 years	2%	1%							
3 years	3%	2%	1%						
5 years	5%	4%	3%	2%	1%				

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee [△]	Booking fee	Free standard valuation*	Cashback	Product code
	2 Year	30/06/2022	1.54%	£75,000	£2,000,000	Assisted	£0	£0	 ✓ 	£0	16708
4.0%	2 Year	30/06/2022	1.54%	£75,000	£2,000,000	Standard	£0	£0	~	£300	16711
60%	2 Year	30/06/2022	1.72%	£75,000	£2,000,000	Assisted	£0	£0	~	£500	16717
	5 Year	31/03/2025	1.84%	£75,000	£2,000,000	Standard	£0	£0	~	£300	16551

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.

 Δ Interest is charged on all fees added to the loan

* An overview of our Valuation options are available here.

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Max LTV (excl. fee	Dog boriod	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
	2 Year	30/06/2022	1.59%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16709
	2 Year	30/06/2022	1.59%	£75,000	£1,000,000	Standard	£0	£0	~	£300	16712
75%	2 Year	30/06/2022	1.89%	£75,000	£1,000,000	Assisted	£0	£0	~	£500	16718
	3 Year	31/03/2023	1.84%	£75,000	£1,000,000	Standard	£0	£0	~	£300	16540
	5 Year	31/03/2025	1.94%	£75,000	£1,000,000	Standard	£0	£0	~	£300	16553

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Interest Only Remortgage fixed rates products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently 4.49% variable
- Daily interest
- Interest will be charged to date of redemption
- Overpayments below £1,000
 - (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

Fixed rate	Year								
deal period	Year 1	Year 2	Year 3	Year 4	Year 5				
2 years	2%	1%							
3 years	3%	2%	1%						
5 years	5%	4%	3%	2%	1%				

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee [^]	Booking fee	Free standard valuation*	Cashback	Product code
(0)(2 Year	30/06/2022	1.92%	£75,000	£1,000,000	Assisted	£0	£0	✓	£0	16753
60%	5 Year	30/06/2025	2.19%	£75,000	£1,000,000	Assisted	£0	£0	~	£0	16787

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 Δ Interest is charged on all fees added to the loan

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Shared Equity - Remortgage fixed rate products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Daily interest
- Interest will be charged to the date of redemption
- Overpayments below £1,000
 - (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Early Repayment Charges (ERC)

Fixed rate	Year								
deal period	Year 1	Year 2	Year 3	Year 4	Year 5				
2 years	2%	1%							
3 years	3%	2%	1%						
5 years	5%	4%	3%	2%	1%				

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee [^]	Booking fee	Free standard valuation*	Cashback	Product code
	2 Year	31/03/2022	2.24%	£70,000	£1,000,000	Standard	£0	£0	 ✓ 	£500	16567
	2 Year	31/03/2022	1.99%	£70,000	£1,000,000	Standard	£999	£0	~	£500	16568
	2 Year	31/03/2022	2.24%	£70,000	£1,000,000	Assisted	£0	£0	~	£250	16569
	3 Year	31/03/2023	2.34%	£70,000	£1,000,000	Standard	£0	£0	~	£500	16572
75%	3 Year	31/03/2023	2.14%	£70,000	£1,000,000	Standard	£999	£0	~	£500	16573
	3 Year	31/03/2023	2.34%	£70,000	£1,000,000	Assisted	£0	£0	~	£250	16574
	5 Year	31/03/2025	2.64%	£70,000	£1,000,000	Standard	£0	£0	~	£500	16577
	5 Year	31/03/2025	2.54%	£70,000	£1,000,000	Standard	£999	£0	~	£500	16578
	5 Year	31/03/2025	2.64%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	16579

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Assisted mortgage fixed rates products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Daily interest
- Interest will be charged to the date of redemption
- Overpayments below £1,000
 - (Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

Purchase/Mover

Early Repayment Charges (ERC)

Fixed rate	Year								
deal period	Year 1	Year 2	Year 3	Year 4	Year 5				
2 years	2%	1%							
3 years									
5 years									

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
90%	2 Year	31/03/2022	2.44%	£40,000	£500,000	Standard	£499	£0	✓	£0	16561
90%	2 Year	31/03/2022	2.74%	£75,000	£500,000	Standard	£0	£0	\checkmark	£500	16562

Remortgage

Max LTV (excl. fees	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee ⁴	Booking fee	Free standard valuation*	Cashback	Product code
90%	2 Year	31/03/2022	2.44%	£40,000	£500,000	Standard	£499	£0	 ✓ 	£0	16563
90%	2 Year	31/03/2022	2.74%	£75,000	£500,000	Standard	£0	£0	✓	£500	16564

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 Δ Interest is charged on all fees added to the loan

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