

# The following products will be withdrawn from close of business **Thursday 24 January 2019.**

## **Processing your DIPs**

The deadline for the completion of DIPs on the products being withdrawn is close of business **Thursday 24 January 2019.**

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business **Thursday 31 January 2019.**



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This information is for the use of professional intermediaries only. It is not a consumer advertisement and should not be displayed as such or handed out to the public. Criteria is subject to change, please check before submitting applications.

## Purchase/Mover 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 end of the month 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 deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	3%	2%			
3 years	4%	3%	2%		
5 years	5%	5%	4%	3%	2%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/01/2021	1.99%	£40,000	£300,000	Standard	£999	£0	✓	£0	15714
	2 Year	31/01/2021	2.09%	£300,001	£1,000,000	Standard	£999	£0	✓	£0	15715
	2 Year	31/01/2021	2.24%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	15713
	3 Year	31/01/2022	2.34%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	15733
	5 Year	31/01/2024	2.49%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	15740
80%	3 Year	31/01/2022	2.44%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	15734
90%	2 Year	31/01/2021	2.34%	£40,000	£300,000	Standard	£999	£0	✓	£0	15718
	2 Year	31/01/2021	2.59%	£40,000	£500,000	Standard	£0	£0	✓	£0	15717
	2 Year	31/03/2021	2.64%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	15803
	2 Year	31/01/2021	2.89%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	15716
	3 Year	31/01/2022	2.69%	£40,000	£500,000	Standard	£0	£0	✓	£0	15736

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. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
90%	3 Year	31/01/2022	2.94%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	15735
	5 Year	31/01/2024	2.69%	£40,000	£300,000	Standard	£999	£0	✓	£0	15743
	5 Year	31/01/2024	2.79%	£40,000	£500,000	Standard	£0	£0	✓	£0	15742
	5 Year	31/01/2024	2.99%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	15741
95%	2 Year	31/01/2021	3.49%	£40,000	£250,000	Standard	£0	£0	✓	£0	15719
	2 Year	31/01/2021	3.64%	£40,000	£250,000	Standard	£0	£0	✓	£500	15720
	3 Year	31/01/2022	3.54%	£40,000	£250,000	Standard	£0	£0	✓	£0	15737
	5 Year	31/01/2024	3.64%	£40,000	£250,000	Standard	£0	£0	✓	£0	15744
	5 Year	31/01/2024	3.74%	£40,000	£250,000	Standard	£0	£0	✓	£500	15745

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## Purchase/Mover discounted variable 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
- Interest will be charged to the end of the month of redemption
- Overpayments  
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- No Early repayment charges apply

Max LTV (excl. fees)	Deal period	End date	Discount off SVR	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
<b>65%</b>	2 Year	31/01/2021	2.60%	<b>1.89%</b>	£40,000	£1,000,000	Standard	£499	£0	✓	£0	15728
<b>80%</b>	2 Year	31/01/2021	2.50%	<b>1.99%</b>	£40,000	£1,000,000	Standard	£499	£0	✓	£0	15729
<b>90%</b>	2 Year	31/01/2021	2.10%	<b>2.39%</b>	£40,000	£500,000	Standard	£499	£0	✓	£0	15730

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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 end of the month 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 deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	3%	2%			
3 years	4%	3%	2%		
5 years	5%	5%	4%	3%	2%

## Purchase/Mover

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
90%	2 Year	31/01/2021	2.59%	£40,000	£500,000	Standard	£499	£0	✓	£0	15724
	2 Year	31/01/2021	2.89%	£75,000	£500,000	Standard	£0	£0	✓	£500	15725

## Remortgage

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
90%	2 Year	31/01/2021	2.59%	£40,000	£500,000	Standard	£499	£0	✓	£0	15726
	2 Year	31/01/2021	2.89%	£75,000	£500,000	Standard	£0	£0	✓	£500	15727

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## Remortgage fixed rates products

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### Early Repayment Charges (ERC)

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	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	3%	2%			
3 years	4%	3%	2%		
5 years	5%	5%	4%	3%	2%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/01/2021	<b>2.29%</b>	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	15721
	3 Year	31/01/2022	<b>2.34%</b>	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	15738
	5 Year	31/01/2024	<b>2.49%</b>	£40,000	£1,000,000	Assisted	£999	£0	✓	£300	15769
	5 Year	31/01/2024	<b>2.59%</b>	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	15746
	5 Year	31/01/2024	<b>2.59%</b>	£40,000	£1,000,000	Standard	£0	£0	✓	£400	15747
80%	3 Year	31/01/2022	<b>2.49%</b>	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	15739
90%	2 Year	31/01/2021	<b>2.69%</b>	£40,000	£500,000	Assisted	£0	£0	✓	£0	15722
	2 Year	31/01/2021	<b>2.69%</b>	£40,000	£500,000	Standard	£0	£0	✓	£300	15723

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## Remortgage discounted variable 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
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(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- No Early repayment charges apply

Max LTV (excl. fees)	Deal period	End date	Discount off SVR	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
80%	2 Year	31/01/2021	2.50%	1.99%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	15731
90%	2 Year	31/01/2021	2.10%	2.39%	£40,000	£500,000	Assisted	£499	£0	✓	£0	15732

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## Remortgage help to buy 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
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- Overpayments below £1,000  
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
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### Early Repayment Charges (ERC)

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

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee <sup>Δ</sup>	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/01/2021	<b>2.14%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15750
	2 Year	31/01/2021	<b>2.39%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15749
	2 Year	31/01/2021	<b>2.39%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15751
	3 Year	31/01/2022	<b>2.39%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15753
	3 Year	31/01/2022	<b>2.54%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15752
	3 Year	31/01/2022	<b>2.54%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15754
	5 Year	31/01/2024	<b>2.59%</b>	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15756
	5 Year	31/01/2024	<b>2.69%</b>	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15755
	5 Year	31/01/2024	<b>2.69%</b>	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15757

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