

The following products will be withdrawn from close of business **Thursday 28 March 2019.**

Processing your DIPs

The deadline for the completion of DIPs on the products being withdrawn is close of business **Thursday 28 March 2019.**

If you have already completed a DIP, either at refer or accept stage, pipeline applications will be accepted until close of business **Thursday 4 April 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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/03/2021	1.99%	£40,000	£300,000	Standard	£999	£0	✓	£0	15807
	2 Year	31/03/2021	2.09%	£300,001	£1,000,000	Standard	£999	£0	✓	£0	15808
	2 Year	31/03/2021	2.24%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	15806
	3 Year	31/03/2022	2.29%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	15825
	5 Year	31/03/2024	2.49%	£40,000	£1,000,000	Standard	£0	£0	✓	£0	15832
80%	3 Year	31/03/2022	2.39%	£75,000	£1,000,000	Standard	£0	£0	✓	£300	15826
90%	2 Year	31/03/2021	2.34%	£40,000	£300,000	Standard	£999	£0	✓	£0	15811
	2 Year	31/03/2021	2.44%	£40,000	£500,000	Standard	£0	£0	✓	£0	15881
	2 Year	31/03/2021	2.59%	£100,000	£500,000	Standard	£0	£0	✓	£750	15880
	3 Year	31/03/2022	2.49%	£75,000	£500,000	Standard	£0	£0	✓	£0	15885
	3 Year	31/03/2022	2.64%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	15884

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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
90%	5 Year	31/03/2024	2.54%	£40,000	£500,000	Standard	£0	£0	✓	£0	15888
	5 Year	31/03/2024	2.74%	£100,000	£500,000	Standard	£0	£0	✓	£1,000	15887
95%	2 Year	31/03/2021	3.29%	£40,000	£250,000	Standard	£0	£0	✓	£0	15882
	2 Year	31/03/2021	3.34%	£100,000	£250,000	Standard	£0	£0	✓	£1,000	15883
	3 Year	31/03/2022	3.49%	£100,000	£250,000	Standard	£0	£0	✓	£1,250	15886
	5 Year	31/03/2024	3.49%	£40,000	£250,000	Standard	£0	£0	✓	£0	15889
	5 Year	31/03/2024	3.54%	£100,000	£250,000	Standard	£0	£0	✓	£1,500	15890

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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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
65%	2 Year	31/03/2021	2.60%	1.89%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	15820
80%	2 Year	31/03/2021	2.50%	1.99%	£40,000	£1,000,000	Standard	£499	£0	✓	£0	15821
90%	2 Year	31/03/2021	2.10%	2.39%	£40,000	£500,000	Standard	£499	£0	✓	£0	15822

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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)
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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%

Purchase/Mover

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	31/03/2021	2.59%	£40,000	£500,000	Standard	£499	£0	✓	£0	15816
	2 Year	31/03/2021	2.89%	£75,000	£500,000	Standard	£0	£0	✓	£500	15817

Remortgage

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	31/03/2021	2.59%	£40,000	£500,000	Standard	£499	£0	✓	£0	15818
	2 Year	31/03/2021	2.89%	£75,000	£500,000	Standard	£0	£0	✓	£500	15819

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Remortgage fixed rates products

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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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/03/2021	2.29%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	15813
	3 Year	31/03/2022	2.39%	£75,000	£1,000,000	Assisted	£0	£0	✓	£300	15830
	5 Year	31/03/2024	2.49%	£40,000	£1,000,000	Assisted	£999	£0	✓	£300	15840
	5 Year	31/03/2024	2.59%	£40,000	£1,000,000	Assisted	£0	£0	✓	£0	15838
	5 Year	31/03/2024	2.59%	£40,000	£1,000,000	Standard	£0	£0	✓	£400	15839
80%	3 Year	31/03/2022	2.49%	£75,000	£1,000,000	Assisted	£0	£0	✓	£300	15831
90%	2 Year	31/03/2021	2.69%	£40,000	£500,000	Assisted	£0	£0	✓	£0	15814
	2 Year	31/03/2021	2.69%	£40,000	£500,000	Standard	£0	£0	✓	£300	15815

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Remortgage discounted variable rate products

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- 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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
80%	2 Year	31/03/2021	2.50%	1.99%	£40,000	£1,000,000	Assisted	£499	£0	✓	£0	15823
90%	2 Year	31/03/2021	2.10%	2.39%	£40,000	£500,000	Assisted	£499	£0	✓	£0	15824

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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
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(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 ^Δ	Booking fee	Free standard valuation*	Cashback	Product code
75%	2 Year	31/03/2021	2.14%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15842
	2 Year	31/03/2021	2.39%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15841
	2 Year	31/03/2021	2.39%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15843
	3 Year	31/03/2022	2.39%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15845
	3 Year	31/03/2022	2.54%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15844
	3 Year	31/03/2022	2.54%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15846
	5 Year	31/03/2024	2.59%	£70,000	£1,000,000	Standard	£999	£0	✓	£500	15848
	5 Year	31/03/2024	2.69%	£70,000	£1,000,000	Standard	£0	£0	✓	£500	15847
	5 Year	31/03/2024	2.69%	£70,000	£1,000,000	Assisted	£0	£0	✓	£250	15849

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