

The following products will be  
withdrawn from close of business  
**Thursday 3 October 2019**

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.

## Switcher 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.

### 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	Booking fee	Free standard valuation	Cashback	Product code
75%	2 Year	31/10/2021	<b>1.79%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16159
	3 Year	31/10/2022	<b>1.84%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16233
	5 Year	31/10/2024	<b>1.89%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16236
80%	3 Year	31/10/2022	<b>1.99%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16234
	5 Year	31/10/2024	<b>2.04%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16237
90%	2 Year	31/10/2021	<b>2.29%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16124
	3 Year	31/10/2022	<b>2.39%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16235
	5 Year	31/10/2024	<b>2.44%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16161

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.



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## Switcher 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 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)

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

Max LTV (excl. fees)	Deal period	End date	Discount off SVR	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	Product code
<b>75%</b>	2 Year	31/10/2021	2.70%	<b>1.79%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16126
<b>80%</b>	2 Year	31/10/2021	2.50%	<b>1.99%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16127
<b>90%</b>	2 Year	31/10/2021	2.30%	<b>2.19%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16128

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