

# Our mortgage retention products

Effective Friday 4 October 2019

## Top deals:

### 2 year fixed rate product

**1.59%** until 31/12/2021 up to 60% LTV with no booking fee and no completion fee - (Switcher)  
(16261)

### 5 year fixed rate product

**1.79%** until 31/12/2024 up to 60% LTV with no booking fee and no completion fee - (Switcher)  
(16272)

All rates revert to Standard Variable Rate, currently **4.49%** variable

How to switch:

To process your clients switch, simply **click here**

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	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
60%	2 Year	31/12/2021	<b>1.59%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16261
	5 Year	31/12/2024	<b>1.79%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16272
75%	2 Year	31/12/2021	<b>1.79%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16262
	3 Year	31/12/2022	<b>1.84%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16269
	5 Year	31/12/2024	<b>1.89%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16273
80%	3 Year	31/12/2022	<b>1.99%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16270
	5 Year	31/12/2024	<b>2.04%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16274
85%	2 Year	31/12/2021	<b>1.89%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16263
	5 Year	31/12/2024	<b>2.14%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16275
90%	2 Year	31/12/2021	<b>2.29%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16264
	3 Year	31/12/2022	<b>2.39%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16271
	5 Year	31/12/2024	<b>2.44%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16276

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.

## 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%	0.50%			

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	31/12/2021	2.70%	<b>1.79%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16266
<b>80%</b>	2 Year	31/12/2021	2.50%	<b>1.99%</b>	£1	£1,000,000	N/A	£0	£0	N/A	£0	16267
<b>90%</b>	2 Year	31/12/2021	2.30%	<b>2.19%</b>	£1	£500,000	N/A	£0	£0	N/A	£0	16268

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