

Product	Code	End Date	Product fee	Maximum LTV				
				60%	70%	75%	80%	85%
2 year fixed	M2132	31/12/2022	£1,249	1.13%	1.23%	1.23%	1.41%	1.89%
				4.3% APRC	4.3% APRC	4.3% APRC	4.4% APRC	4.5% APRC
2 year fixed	M2133	31/12/2022	£749	1.22%	1.37%	1.37%	1.58%	2.05%
				4.1% APRC	4.2% APRC	4.2% APRC	4.2% APRC	4.3% APRC
2 year fixed	M2134	31/12/2022	£0	1.47%	1.59%	1.64%	1.84%	2.30%
				3.9% APRC	3.9% APRC	3.9% APRC	3.9% APRC	4.0% APRC
3 year fixed	M2135	31/12/2023	£1,249	1.39%	1.54%	1.60%	1.79%	2.17%
				4.1% APRC	4.2% APRC	4.2% APRC	4.2% APRC	4.3% APRC
3 year fixed	M2136	31/12/2023	£749	1.44%	1.62%	1.62%	1.82%	2.39%
				3.9% APRC	4.0% APRC	4.0% APRC	4.0% APRC	4.2% APRC
3 year fixed	M2137	31/12/2023	£0	1.59%	1.82%	1.82%	1.99%	2.53%
				3.6% APRC	3.7% APRC	3.7% APRC	3.7% APRC	3.9% APRC
5 year fixed	M2138	31/12/2025	£1,249	1.39%	1.54%	1.60%	1.79%	2.17%
				3.6% APRC	3.7% APRC	3.7% APRC	3.8% APRC	4.0% APRC
5 year fixed	M2139	31/12/2025	£749	1.44%	1.62%	1.62%	1.82%	2.39%
				3.5% APRC	3.5% APRC	3.5% APRC	3.6% APRC	3.9% APRC
5 year fixed	M2140	31/12/2025	£0	1.59%	1.82%	1.82%	1.99%	2.53%
				3.2% APRC	3.3% APRC	3.3% APRC	3.4% APRC	3.6% APRC
Product	Code	End Date	Product fee	Maximum LTV				
				60%	70%	75%	80%	85%
2 year tracker	M2154	2 years from completion	£999	1.19%	1.19%	1.19%	1.44%	-
				BBR*+0.69%	BBR*+0.69%	BBR*+0.69%	BBR*+0.94%	
				4.2% APRC	4.2% APRC	4.2% APRC	4.3% APRC	
	M2155	2 years from completion	£0	1.64%	1.64%	1.64%	1.84%	1.99%
				BBR*+1.14%	BBR*+1.14%	BBR*+1.14%	BBR*+1.34%	BBR*+1.49%
				3.9% APRC	3.9% APRC	3.9% APRC	3.9% APRC	4.0% APRC

**Representative Example**

A mortgage of £58,628.32 payable over 17 years initially on a fixed rate for 2 years at 1.47% and then on our current variable rate of 4.34% (variable) for the remaining 15 years would require 24 monthly payments of £324.97 followed by 180 monthly payments of £397.09. The total amount payable would be £79,274.93 made up of the loan amount plus interest (£20,646.61).

**The overall cost for comparison is 3.7% APRC representative.**

\*If BBR falls below 0.50% the initial rate will continue to be charged at 0.50% + product initial rate loading

**Notes:**

- Minimum loan amount £5,000
- Platform customers must apply for additional borrowing directly. Applications are not allowed via brokers.
- Customers must have held their mortgage for a minimum of 6 months, and maintained it satisfactorily, before additional lending would be considered.

**Early repayment charges (ERC)**

During the early repayment charge period, overpayments can be made up to 10% of the outstanding mortgage balance on last anniversary or account open date without incurring an early repayment charge. Overpayment payments that exceed 10% of the outstanding mortgage balance on anniversary or account open date within any contractual year will incur an early repayment charge.

2 year fixed	2% of the amount redeemed until 31 Dec 2021 1% of the amount redeemed until 31 Dec 2022
3 year fixed	3% of the amount redeemed until 31 Dec 2021 2% of the amount redeemed until 31 Dec 2022 1% of the amount redeemed until 31 Dec 2023
5 year fixed	5% of the amount redeemed until 31 Dec 2021 4% of the amount redeemed until 31 Dec 2022 3% of the amount redeemed until 31 Dec 2023 2% of the amount redeemed until 31 Dec 2024 1% of the amount redeemed until 31 Dec 2025
2 year tracker	2% in year 1 , 1% in year 2