

Product	Code	End Date	Product fee	Maximum LTV				
				60%	70%	75%	80%	85%
2 year fixed	M2311	30/04/2023	£1,249	1.04% 4.3% APRC	1.23% 4.3% APRC	1.23% 4.3% APRC	1.49% 4.4% APRC	1.89% 4.5% APRC
2 year fixed	M2312	30/04/2023	£749	1.14% 4.1% APRC	1.37% 4.2% APRC	1.37% 4.2% APRC	1.65% 4.2% APRC	2.05% 4.3% APRC
2 year fixed	M2313	30/04/2023	£0	1.19% 3.8% APRC	1.45% 3.8% APRC	1.45% 3.8% APRC	2.00% 4.0% APRC	2.30% 4.0% APRC
3 year fixed	M2314	30/04/2024	£1,249	1.33% 4.1% APRC	1.50% 4.1% APRC	1.50% 4.1% APRC	1.76% 4.2% APRC	1.90% 4.3% APRC
3 year fixed	M2312	30/04/2024	£749	1.40% 3.9% APRC	1.59% 4.0% APRC	1.59% 4.0% APRC	1.82% 4.0% APRC	2.10% 4.1% APRC
3 year fixed	M22316	30/04/2024	£0	1.45% 3.6% APRC	1.69% 3.7% APRC	1.69% 3.7% APRC	2.03% 3.8% APRC	2.35% 3.8% APRC
5 year fixed	M2317	30/04/2026	£1,249	1.33% 3.6% APRC	1.50% 3.7% APRC	1.50% 3.7% APRC	1.76% 3.8% APRC	1.90% 3.9% APRC
5 year fixed	M2318	30/04/2026	£749	1.40% 3.4% APRC	1.59% 3.5% APRC	1.59% 3.5% APRC	1.82% 3.6% APRC	2.10% 3.7% APRC
5 year fixed	M2319	30/04/2026	£0	1.45% 3.2% APRC	1.69% 3.3% APRC	1.69% 3.3% APRC	2.03% 3.4% APRC	2.35% 3.5% APRC
Product	Code	End Date	Product fee	Maximum LTV				
				60%	70%	75%	80%	85%
2 year tracker	M2333	2 years from completion	£999	1.19% BBR*+0.69% 4.2% APRC	1.19% BBR*+0.69% 4.2% APRC	1.19% BBR*+0.69% 4.2% APRC	1.44% BBR*+0.94% 4.3% APRC	-
	M2334	2 years from completion	£0	1.64% BBR*+1.14% 3.9% APRC	1.64% BBR*+1.14% 3.9% APRC	1.64% BBR*+1.14% 3.9% APRC	1.84% BBR*+1.34% 3.9% APRC	1.99% BBR*+1.49% 4.0% APRC

Representative Example

A mortgage of £58,628.32 payable over 17 years initially on a fixed rate for 2 years at 1.19% and then on our current variable rate of 4.34% (variable) for the remaining 15 years would require 24 monthly payments of £317.59 followed by 180 monthly payments of £396.06. The total amount payable would be £78,912.11 made up of the loan amount plus interest (£20,283.79). **The overall cost for comparison is 3.6% 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 30 Apr 2023 1% of the amount redeemed until 30 Apr 2023	2% of the amount redeemed until 30 Apr 2023	2% of the amount redeemed until 30 Apr 2023
3 year fixed	3% of the amount redeemed until 30 Apr 2022 2% of the amount redeemed until 30 Apr 2023 1% of the amount redeemed until 30 Apr 2024		
5 year fixed	5% of the amount redeemed until 30 Apr 2022 4% of the amount redeemed until 30 Apr 2023 3% of the amount redeemed until 30 Apr 2024 2% of the amount redeemed until 30 Apr 2025 1% of the amount redeemed until 30 Apr 2026	5% of the amount redeemed until 30 Apr 2022 4% of the amount redeemed until 30 Apr 2023 3% of the amount redeemed until 30 Apr 2024 2% of the amount redeemed until 30 Apr 2025 1% of the amount redeemed until 30 Apr 2026	5% of the amount redeemed until 30 Apr 2022 4% of the amount redeemed until 30 Apr 2023 3% of the amount redeemed until 30 Apr 2024 2% of the amount redeemed until 30 Apr 2025 1% of the amount redeemed until 30 Apr 2026
2 year tracker	4% in year 1, 1% in year 2	2% in year 1, 1% in year 2	2% in year 1, 1% in year 2