

- Our variable mortgage rate (VMR) is 5.49%
- Our buy-to-let variable mortgage rate (BTL VMR) is 6.29%

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges
Available for purchases and remortgages									
2 year fixed	MF048B	85%	2.05%	Fixed until 01/01/20		£199	No fees	<ul style="list-style-type: none"> • Free basic property valuation <ul style="list-style-type: none"> • Free legal fees for remortgages • Extra payments of up to 10% allowed each year (min £500) <ul style="list-style-type: none"> • All products are portable 	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate.
	MF0484	90%	1.90%	Fixed until 01/01/20		£199	£800		
	MF0485	90%	2.20%	Fixed until 01/01/20		No fees	No fees		
	MF048C	95%	3.49%	Fixed until 01/01/20 Maximum £275,000 per application Purchase and straight like-for-like remortgages only		£199	£800		
3 year fixed	MF046N	75%	1.64%	Fixed until 01/10/20		£199	£800		
	MF046M	75%	1.95%	Fixed until 01/10/20		No fees	No fees		
	MF046Q	80%	1.75%	Fixed until 01/10/20		£199	£800		
	MF046P	80%	2.15%	Fixed until 01/10/20		No fees	No fees		
	MF046R	85%	2.45%	Fixed until 01/10/20		£199	No fees		
	MF046S	90%	2.85%	Fixed until 01/10/20		No fees	No fees		
5 year fixed	MF0486	75%	1.95%	Fixed until 01/01/23		No fees	£800		
	MF0487	75%	2.09%	Fixed until 01/01/23		No fees	No fees		
	MF0488	80%	2.00%	Fixed until 01/01/23	£199	£800			
	MF0489	85%	2.64%	Fixed until 01/01/23	£199	£800			
	MF048A	90%	2.99%	Fixed until 01/01/23	No fees	No fees			
	MF0474	95%	4.29%	Fixed until 01/11/22 Maximum £275,000 per application Purchase and straight like-for-like remortgages only	No fees	No fees			
2 year discount	MD0157	80%	1.75%	3.74% discount off the variable mortgage rate for two years	VMR	No fees	No fees	An early repayment charge applies during the discount period and is equal to 2% of the outstanding balance	
2 year discount	MD0159	90%	2.29%	3.20% discount off the variable mortgage rate for two years		No fees	No fees		

Interest calculated daily

Our most recent product changes are highlighted in red

Maximum £750,000 per application available up to an LTV of 80%. Maximum £500,000 per application for any borrowing over 80% unless otherwise stated.

Interest only allowable up to a maximum of 80% LTV. Any borrowing over 80% must be on a capital and repayment basis.

- Our buy-to-let variable mortgage rate (BTL VMR) is 6.29%
- Our variable mortgage rate (VMR) is 5.49%

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges
Available for straight like-for-like remortgages									
2 year fixed	MBF18Z	75%	2.49%	Fixed until 01/01/20	BTL VMR	£0	£0	<ul style="list-style-type: none"> • Free basic property valuation • Free legal fees for remortgages • Extra payments of up to 10% allowed each year (min £500) • All products are portable 	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate.
2 year discount	MBD10Z	75%	2.59%	3.70% discount off the BTL variable mortgage rate for two years		No fees	£299		An early repayment charge applies during the discount period and is equal to 2% of the outstanding balance
Available for purchases and remortgages									
5 year fixed	MBF18J	65%	2.65%	Fixed until 01/11/22	BTL VMR	£299	£700	<ul style="list-style-type: none"> • Free basic property valuation • Free legal fees for remortgages • Extra payments of up to 10% allowed each year (min £500) • All products are portable 	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate.
	MBF18K	65%	2.99%	Fixed until 01/11/22		No fees	No fees		
	MBF18Y	75%	2.75%	Fixed until 01/01/23		No fees	£999		

Interest calculated daily. Maximum loan £350,000 per property.

Our most recent product changes are highlighted in red

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