

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)	Other 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	MF041U	75%	1.75%	Fixed until 01/06/19	VMR	£199	No fees	<ul style="list-style-type: none"> • £30 electronic funds transfer fee 	<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.				
3 year fixed	MF0460		1.95%	Fixed until 01/02/20		£199	No fees							
2 year fixed	MF041V	80%	1.85%	Fixed until 01/06/19		No fees	No fees							
3 year fixed	MF041G		2.15%	Fixed until 01/03/20		£199	No fees							
5 year fixed	MF041Y		2.09%	Fixed until 01/05/22		£199	£800							
5 year fixed	MF041Z		2.30%	Fixed until 01/05/22		No fees	No fees							
2 year fixed	MF041W	85%	2.05%	Fixed until 01/06/19		£199	No fees							
3 year fixed	MF041K		2.45%	Fixed until 01/03/20		£199	No fees							
5 year fixed	MF041L		2.59%	Fixed until 01/03/22		£199	£800							
5 year fixed	MF041M		2.70%	Fixed until 01/03/22		£199	No fees							
2 year fixed	MF041X	90%	1.99%	Fixed until 01/05/19		£199	£800							
3 year fixed	MF041N		2.85%	Fixed until 01/03/20		No fees	No fees							
5 year fixed	MF041P		2.79%	Fixed until 01/03/22		£199	£800							
5 year fixed	MF041Q		2.99%	Fixed until 01/03/22		No fees	No fees							
Available for purchases and straight like-for-like remortgages														
2 year fixed	MF042A	95%	2.99%	Fixed until 01/06/19 Maximum £275,000 per application		VMR	£199				£800	<ul style="list-style-type: none"> • £30 electronic funds transfer fee 	<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 fixed	MF042B		3.59%	Fixed until 01/06/19 Maximum £275,000 per application	No fees		No fees							
5 year fixed	MF042C		3.89%	Fixed until 01/05/22 Maximum £275,000 per application	No fees		No fees							
Available for purchases and remortgages														
2 year discount	MD0150	80%	1.75%	3.74% discount off the variable mortgage rate for two years	VMR	No fees	No fees	<ul style="list-style-type: none"> • £30 electronic funds transfer fee 	<ul style="list-style-type: none"> • Free basic property valuation • Free legal fees for remortgages • Unlimited capital repayments • All products are portable 	No early repayment charges apply during the discount rate period				
3 year discount	MD0143		1.99%	3.50% discount off the variable mortgage rate for three years		No fees	No fees							
2 year discount	MD0144	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.

Buy to let products

Valid from 10th February 2017

Mortgage rate card

- 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)	Valuation fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Other 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	MBF17W	75%	2.64%	Fixed until 01/05/19	BTL VMR	£299	No fees	£700	• £30 electronic funds transfer fee	<ul style="list-style-type: none"> • 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	MBD10T	75%	2.74%	3.55% discount off the BTL variable mortgage rate for two years		£299	No fees	£700		<ul style="list-style-type: none"> • Free legal fees for remortgages • Unlimited capital repayments • All products are portable 	No early repayment charges apply during the discount rate period
Available for purchases and remortgages											
5 year fixed	MBF17X	75%	3.09%	Fixed until 01/04/22	BTL VMR	£299	No fees	£700	<ul style="list-style-type: none"> • 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.	

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

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