

# Residential products

Valid from 6 November 2018



## Mortgage rate card

- Our variable mortgage rate (VMR) is 5.74%
- Our buy-to-let variable mortgage rate (BTL VMR) is 6.54%

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	MF0573	80%	1.75%	Fixed until 01/01/21	VMR	£199	£800	<ul style="list-style-type: none"> <li>• One basic free valuation</li> <li>• Free legal fees for remortgages (standard legal fees only)</li> <li>• Extra payments of up to 10% allowed each year (min £500)</li> <li>• All products are portable</li> </ul>	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MF0574	80%	2.09%	Fixed until 01/01/21		No fees	No fees		
	MF057J	85%	2.15%	Fixed until 01/02/21		£199	No fee		
	MF057K	90%	2.05%	Fixed until 01/02/21		£199	£800		
	MF057L	90%	2.39%	Fixed until 01/02/21		No fees	No fees		
	MF057M	95%	2.89%	Fixed until 01/02/21 Maximum £275,000 per application Purchase and straight like-for-like remortgages only		£199	£800		
	MF057N	95%	3.24%	Fixed until 01/02/21 Maximum £275,000 per application Purchase and straight like-for-like remortgages only		No fees	No fees		
3 year fixed	MF057P	75%	2.19%	Fixed until 01/02/22		£199	No fee		
	MF057Q	80%	2.10%	Fixed until 01/02/22		£199	£800		
	MF057R	80%	2.30%	Fixed until 01/02/22		No fees	No fees		
	MF057S	85%	2.45%	Fixed until 01/02/22		£199	No fee		
	MF057T	90%	2.85%	Fixed until 01/02/22		No fees	No fees		
5 year fixed	MF0575	75%	2.15%	Fixed until 01/01/24		No fee	£800		
	MF0576	75%	2.29%	Fixed until 01/01/24		No fees	No fees		
	MF0577	80%	2.25%	Fixed until 01/01/24	£199	£800			
	MF0578	80%	2.34%	Fixed until 01/01/24	No fees	No fees			
	MF057U	85%	2.64%	Fixed until 01/02/24	£199	£800			
	MF057V	90%	2.99%	Fixed until 01/02/24	No fees	No fees			
	MF057W	95%	4.29%	Fixed until 01/02/24 Maximum £275,000 per application Purchase and straight like-for-like remortgages only	No fees	No fees			
2 year discount	MD013X	90%	2.24%	3.50% discount off the variable mortgage rate for two years	VMR	£199	No fee	No early repayment charges apply during the discount rate period. Unlimited capital repayments	

Interest calculated daily. 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 most recent product changes are highlighted in red.

# Buy to let products

Valid from 6 November 2018

THE INFORMATION IN THIS DOCUMENT IS MEANT ONLY FOR THOSE WHO HAVE PROFESSIONAL MORTGAGE EXPERIENCE. WE CAN ONLY DEAL WITH YOU IF YOU ARE AUTHORISED BY THE FINANCIAL CONDUCT AUTHORITY OR ARE AN APPOINTED REPRESENTATIVE IN RELATION TO MORTGAGES.

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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	MBF227	65%	1.89%	Fixed until 01/12/20	BTL VMR	£299	£700	<ul style="list-style-type: none"> <li>One basic free valuation</li> <li>Free legal fees for remortgages (standard legal fees only)</li> <li>Extra payments of up to 10% allowed each year (min £500)</li> <li>All products are portable</li> </ul>	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MBF228	65%	2.19%	Fixed until 01/12/20		No fees	No fees		
	MBF229	75%	1.99%	Fixed until 01/12/20		£299	£700		
	MBF22A	75%	2.34%	Fixed until 01/12/20		No fees	No fees		
2 year discount	MBD118	65%	1.74%	4.80% discount off the BTL variable mortgage rate for two years	BTL VMR	£499	£1,500	<ul style="list-style-type: none"> <li>Extra payments of up to 10% allowed each year (min £500)</li> <li>All products are portable</li> </ul>	No early repayment charges apply during the discount rate period. Unlimited capital repayments
	MBD113	75%	2.64%	3.90% discount off the BTL variable mortgage rate for two years		No fees	No fees		An early repayment charge applies during the discount period and is equal to 1% of the outstanding balance
Available for purchases and remortgages									
5 year fixed	MBF221	65%	2.70%	Fixed until 01/12/23	BTL VMR	£299	£700	<ul style="list-style-type: none"> <li>One basic free valuation</li> <li>Free legal fees for remortgages (standard legal fees only)</li> <li>Extra payments of up to 10% allowed each year (min £500)</li> <li>All products are portable</li> </ul>	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate
	MBF222	75%	2.95%	Fixed until 01/12/23	BTL VMR	£299	£700		

Interest calculated daily. Maximum loan £500,000 per property.

Our most recent product changes are highlighted in red

# Self build products BuildStore only

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)	Benefits	Early repayment charges
Available for Self-Builds and Barn Conversions* in England and Wales										
2 year fixed	MZF009	80%	5.19%	Fixed until 01/12/20	VMR	No fee	Payable	£1,499	<ul style="list-style-type: none"> <li>No lender Booking fees</li> <li>No lender Re-valuation fees</li> <li>No lender Stage Release fees/Telegraphic Transfer fees</li> <li>Available on an interest only basis during the build</li> </ul>	An early repayment charge applies during the fixed rate period and is equal to six months' interest at the fixed rate. Extra payments of up to 10% allowed each year (min £500)
2 year discount	MZD002		4.64%	1.10% discount off the variable mortgage rate for two years						No early repayment charges apply during the discount rate period. Unlimited capital repayments

Interest calculated daily. Purchase and remortgage. Minimum loan £50,000. Maximum loan £600,000 - £500,000 interest, £100,000 repayment. Minimum final valuation £150,000. \*'Traditional' barn conversions considered. Our most recent product changes are