

Residential Porting products



Our variable mortgage rate (VMR) is 5.74%

Valid from 21st January 2021

Mortgage term	Product code	Maximum loan to value	Interest rate payable	Product features	Reverts to	Arrangement fees <small>(added to the loan up to the max LTV)</small>	Early repayment charges
Residential fixed rate products							
2 year fixed	MF075F	90%	2.40%	Fixed until 01/04/23	4.24% (VMR less 1.50%)	£200	Descending; 2% 1st year & 1% 2nd year
3 year fixed	MF075G		2.85%	Fixed until 01/04/24		£200	Descending; 3% 1st year 2% 2nd year & 1% 3rd year
5 year fixed	MF075H		2.99%	Fixed until 01/04/26		£200	Descending; 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year 1% 5th year
Residential variable rate products							
2 year discount	MD014Z	90%	2.24%	3.50% discount off the variable mortgage rate for two years	4.24% (VMR less 1.50%)	£0	1% early repayment charge during discounted period
2 year discount	MD015A		2.65%	3.09% discount off the variable mortgage rate for two years		£0	No early repayment charges apply during the discount period

If the porting application includes a product with an arrangement fee no valuation fee will be payable, in all other circumstances a valuation fee will be payable. Our latest product changes are highlighted in red.