

Residential discount products

Valid from 06th May 2021

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 discount	MD015N	65%	1.70%	4.04% discount off the variable mortgage rate for two years	4.24% (VMR less 1.50%)	No fee	No fee	<ul style="list-style-type: none"> One basic free valuation Free legal fees for remortgages (standard legal fees only) Extra payments of up to 10% allowed each year (min £500) All products are portable 	No early repayment charges apply during the discount rate period. Unlimited capital repayments
	MD015P	75%	1.85%	3.89% discount off the variable mortgage rate for two years		No fee	No fee		
	MD015M	80%	2.00%	3.74% discount off the variable mortgage rate for two years		No fee	No fee		
3 year discount	MD015Q	65%	1.80%	3.94% discount off the variable mortgage rate for three years		No fee	No fee		
	MD015R	80%	2.10%	3.64% discount off the variable mortgage rate for three years		No fee	No fee		

Interest calculated daily. Maximum loan £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.**