

# Self-build products Build store only

Valid from 22 August 2019



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	MZF013	80%	4.49%	Fixed until 01/12/21	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	MZD003		3.99%	1.75% 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. Minimum final valuation £150,000. \*\*'Traditional' barn conversions considered – refer to lender. Our latest product changes are highlighted in red