

For full product details and a personalised illustration, please speak to our team of experienced Mortgage Advisers on **0333 207 4007** (option 2). Individual rate options may be withdrawn at any time without notice. Rates correct at 3rd March 2025.

			Discount	ed Variable Rates	
nitial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	5.09% (SVR less 3.15%)	£995	60% - £1m	3% of outstanding balance in 1 st year; 2% in 2 nd year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
52 monthly payme					ole rate of 8.24% (variable) would require 24 monthly payments of £923.33 a product fee of £995 and mortgage exit fees of £100. The overall cost for
2 Years	5.24%	No product fee	60% - £1m	3% of outstanding balance in	Only available for owner occupied residential mortgages.
	(SVR less 3.00%)			1 st year; 2% in 2 nd year	Available for House Purchase & Remortgage.
52 monthly payme epresentative.	ents of £1194.11. The total a	mount payable would be	£323,486.15 made up of the loan	amount plus interest of £173,386.15 and	ole rate of 8.24% (variable) would require 24 monthly payments of £936.28 at mortgage exit fees of £100. The overall cost for comparison is 7.9% APRC
2 Years	5.24%	£995	80% - £600,000	3% of outstanding balance in	Only available for owner occupied residential mortgages.
	(SVR less 3.00%)		70% - £800,000	1 st year; 2% in 2 nd year	Available for House Purchase & Remortgage. Sole rate of 8.24% (variable) would require 24 monthly payments of £936.28
		manual manual la manilal ba	£324 481 15 made up of the loan	amount plus interest of £173 386 15, a r	product fee of £995 and mortgage exit fees of £100. The overall cost for
52 monthly payme	ants of £1194.11. The total a APRC representative. 5.44%	No product fee	80% - £600,000	3% of outstanding balance in	Only available for owner occupied residential mortgages.
52 monthly payme omparison is 7.9%	APRC representative.				
52 monthly payme omparison is 7.9% 2 Years epresentative Exam 52 monthly payme	### APRC representative. 5.44% (SVR less 2.80%) imple: A mortgage of £150,00	No product fee	80% - £600,000 70% - £800,000 s on our discounted rate for 2 years	3% of outstanding balance in 1st year; 2% in 2nd year sand then on our current standard variable.	Only available for owner occupied residential mortgages.
2 monthly payme mparison is 7.9% 2 Years presentative Exai 2 monthly payme	### APRC representative. 5.44% (SVR less 2.80%) imple: A mortgage of £150,00	No product fee	80% - £600,000 70% - £800,000 s on our discounted rate for 2 years	3% of outstanding balance in 1st year; 2% in 2nd year sand then on our current standard variable.	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Sele rate of 8.24% (variable) would require 24 monthly payments of £953.68
52 monthly payme payments on is 7.9% 2 Years epresentative Example payments for monthly payments presentative.	APRC representative. 5.44% (SVR less 2.80%) mple: A mortgage of £150,0 nts of £1195.60. The total a	No product fee 00 payable over 23 year mount payable would be	80% - £600,000 70% - £800,000 s on our discounted rate for 2 years £ £324,279.36 made up of the loan	3% of outstanding balance in 1st year; 2% in 2nd year s and then on our current standard variab amount plus interest of £174,179.36 and	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Sele rate of 8.24% (variable) would require 24 monthly payments of £953.68 mortgage exit fees of £100. The overall cost for comparison is 7.9% APRC
52 monthly payme omparison is 7.9% 2 Years epresentative Example of the payme of th	APRC representative. 5.44% (SVR less 2.80%) mple: A mortgage of £150,0 ints of £1195.60. The total a 5.54% (SVR less 2.70%) mple: A mortgage of £150,0 ints of £1196.33. The total a APRC representative.	No product fee 00 payable over 23 year mount payable would be £995 00 payable over 23 year mount payable would be	80% - £600,000 70% - £800,000 s on our discounted rate for 2 years £ £324,279.36 made up of the loan 90% - £400,000 s on our discounted rate for 2 years £ £325,669.73 made up of the loan	3% of outstanding balance in 1st year; 2% in 2nd year s and then on our current standard variate amount plus interest of £174,179.36 and 3% of outstanding balance in 1st year; 2% in 2nd year s and then on our current standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and £174,574.73, a process and £174,574.73, a process and £174,574.73, a process and £174,574.73, a process a	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Sole rate of 8.24% (variable) would require 24 monthly payments of £953.68 of mortgage exit fees of £100. The overall cost for comparison is 7.9% APRC Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Sole rate of 8.24% (variable) would require 24 monthly payments of £962.44 oroduct fee of £995 and mortgage exit fees of £100. The overall cost for
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2 monthly payme omparison is 7.9% 2 Years epresentative Exars epresentative. 2 Years expresentative. 2 Years epresentative Exars epresentative Exars expresentative Exars expresentative Exars expresentative Exars expresentative Exars	APRC representative. 5.44% (SVR less 2.80%) mple: A mortgage of £150,0 ints of £1195.60. The total a 5.54% (SVR less 2.70%) mple: A mortgage of £150,0 ints of £1196.33. The total a APRC representative.	No product fee 00 payable over 23 year mount payable would be £995 00 payable over 23 year mount payable would be	80% - £600,000 70% - £800,000 s on our discounted rate for 2 years £ £324,279.36 made up of the loan 90% - £400,000 s on our discounted rate for 2 years £ £325,669.73 made up of the loan	3% of outstanding balance in 1st year; 2% in 2nd year s and then on our current standard variate amount plus interest of £174,179.36 and 3% of outstanding balance in 1st year; 2% in 2nd year s and then on our current standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and the standard variate amount plus interest of £174,574.73, a process and £174,574.73, a process and £174,574.73, a process and £174,574.73, a process and £174,574.73, a process a	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Sole rate of 8.24% (variable) would require 24 monthly payments of £953.68 of mortgage exit fees of £100. The overall cost for comparison is 7.9% APRC Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Sole rate of 8.24% (variable) would require 24 monthly payments of £962.44 oroduct fee of £995 and mortgage exit fees of £100. The overall cost for
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2 monthly payme properties of the payme properties of the payme presentative Examples of the payme presentative.	### APRC representative. 5.44% (SVR less 2.80%) mple: A mortgage of £150,00 mts of £1195.60. The total a 5.54% (SVR less 2.70%) mple: A mortgage of £150,00 mts of £1196.33. The total a ### APRC representative. 5.69% (SVR less 2.55%) mple: A mortgage of £150,00 mts of £1197.42. The total a	No product fee 00 payable over 23 year mount payable would be £995 00 payable over 23 year mount payable would be No product fee 00 payable over 23 year mount payable would be	80% - £600,000 70% - £800,000 s on our discounted rate for 2 years £ £324,279.36 made up of the loan 90% - £400,000 s on our discounted rate for 2 years £ £325,669.73 made up of the loan 90% - £400,000 s on our discounted rate for 2 years £ £325,266.25 made up of the loan	3% of outstanding balance in 1st year; 2% in 2nd year sand then on our current standard variate amount plus interest of £174,179.36 and 3% of outstanding balance in 1st year; 2% in 2nd year sand then on our current standard variate amount plus interest of £174,574.73, a pure 1st year; 2% in 2nd year sand then on our current standard variate amount plus interest of £175,166.25 and amount plus interest of £175,166.25 and	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Die rate of 8.24% (variable) would require 24 monthly payments of £953.68 of mortgage exit fees of £100. The overall cost for comparison is 7.9% APRC Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Die rate of 8.24% (variable) would require 24 monthly payments of £962.44 or oduct fee of £995 and mortgage exit fees of £100. The overall cost for Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage. Die rate of 8.24% (variable) would require 24 monthly payments of £975.66 of mortgage exit fees of £100. The overall cost for comparison is 8.0% APRC



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	Discounted Variable Rates – No Early Repayment Charges									
Initial Period Interest Rate Fees Max Loan to Value Early Repayment Charge Other Conditions										
			(LTV) & Loan Amount							
2 Years 5.54% £995 60% - £1m None Only available for owner occupied residential mortgages										
	(SVR less 2.70%) Available for House Purchase & Remortgage.									

Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 8.24% (variable) would require 24 monthly payments of £962.44 and 252 monthly payments of £1196.33. The total amount payable would be £325,669.73 made up of the loan amount plus interest of £174,574.73, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.0% APRC representative.

2 Years	5.74%	£995	80% - £600,000	None	Only available for owner occupied residential mortgages.
	(SVR less 2.50%)		70% - £800,000		Available for House Purchase & Remortgage.

Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 8.24% (variable) would require 24 monthly payments of £980.09 and 252 monthly payments of £1197.78. The total amount payable would be £326,458.01 made up of the loan amount plus interest of £175,363.01, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.1% APRC representative.

2 Years	ars 6.04%		90% - £400,000	None	Only available for owner occupied residential mortgages.
	(SVR less 2.20%)				Available for House Purchase & Remortgage.

Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 8.24% (variable) would require 24 monthly payments of £100.86 and 252 monthly payments of £1199.90. The total amount payable would be £327,634.29 made up of the loan amount plus interest of £176,539.29, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.1% APRC representative.

2 Years	6.24%	£995	95% - £400,000	None	Only available for owner occupied residential mortgages.
	(SVR less 2.00%)				Available for House Purchase only.

Representative Example: A mortgage of £150,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 8.24% (variable) would require 24 monthly payments of £1024.91 and 252 monthly payments of £1201.28. The total amount payable would be £328,414.41 made up of the loan amount plus interest of £177,319.41, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.2% APRC representative.



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				2-Year Fixed Rates	
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	4.79%	£995	60% - £1m	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgage Available for House Purchase & Remortgage.
	s of £1190.65. The tota				% (variable) would require 24 monthly payments of £897.72 and 252 £995 and mortgage exit fees of £100. The overall cost for comparisor
2 Years	4.99%	No product fee	60% - £1m	3% of outstanding balance in 1^{st} year; 2% in 2^{nd} year.	Only available for owner occupied residential mortgage Available for House Purchase & Remortgage.
epresentative Ex nonthly payment epresentative.	kample: A mortgage of a s of £1192.21. The tota	£150,000 payable over al amount payable woul	23 years on our fixed rate for 2 Id be £322,490.00 made up of the	years and then on our current standard variable rate of 8.24 e loan amount plus interest of £172,390.00 and mortgage ex	% (variable) would require 24 monthly payments of £914.75 and 252 it fees of £100. The overall cost for comparison is 7.8% APRC
2 Years	4.99%	£995	80% - £600,000 70% - £800,000	3% of outstanding balance in 1 st year; 2% in 2 nd year.	Only available for owner occupied residential mortgage Available for House Purchase & Remortgage.
	resentative.				
nonthly payment 5 7.9% APRC rep 2 Years	5.09%	No product fee	80% - £600,000 70% - £800,000	3% of outstanding balance in 1^{st} year; 2% in 2^{nd} year.	Available for House Purchase & Remortgage.
2 Years epresentative Enonthly payment	5.09% Kample: A mortgage of sof £1192.97. The total	£150,000 payable over al amount payable woul	70% - £800,000 - 23 years on our fixed rate for 2 Id be £322,889.08 made up of the	2 nd year. years and then on our current standard variable rate of 8.24	Only available for owner occupied residential mortgage Available for House Purchase & Remortgage. % (variable) would require 24 monthly payments of £923.33 and 252 it fees of £100. The overall cost for comparison is 7.8% APRC
2 Years epresentative Exponthly payment	5.09% kample: A mortgage of A	£150,000 payable over	70% - £800,000 - 23 years on our fixed rate for 2	2 nd year. years and then on our current standard variable rate of 8.24	Available for House Purchase & Remortgage. % (variable) would require 24 monthly payments of £923.33 and 252 it fees of £100. The overall cost for comparison is 7.8% APRC
2 Years Representative Exponthly payment epresentative. 2 Years Representative Exponentiative.	5.09% kample: A mortgage of a sof £1192.97. The total 5.24% kample: A mortgage of a sof £1194.11. The total	£150,000 payable over al amount payable woul £995 £150,000 payable over	70% - £800,000 -23 years on our fixed rate for 2 Id be £322,889.08 made up of the 90% - £400,000	2 nd year. years and then on our current standard variable rate of 8.24' e loan amount plus interest of £172,789.08 and mortgage ex 3% of outstanding balance in 1 st year; 2% in 2 nd year. years and then on our current standard variable rate of 8.24'	Available for House Purchase & Remortgage. % (variable) would require 24 monthly payments of £923.33 and 252 it fees of £100. The overall cost for comparison is 7.8% APRC Only available for owner occupied residential mortgage Available for House Purchase & Remortgage. % (variable) would require 24 monthly payments of £936.28 and 252
2 Years 2 Years 2 Pepresentative Exponthly payment epresentative. 2 Years	5.09% kample: A mortgage of a sof £1192.97. The total 5.24% kample: A mortgage of a sof £1194.11. The total	£150,000 payable over al amount payable woul £995 £150,000 payable over	70% - £800,000 -23 years on our fixed rate for 2 Id be £322,889.08 made up of the 90% - £400,000	2 nd year. years and then on our current standard variable rate of 8.24' e loan amount plus interest of £172,789.08 and mortgage ex 3% of outstanding balance in 1 st year; 2% in 2 nd year. years and then on our current standard variable rate of 8.24'	Available for House Purchase & Remortgage. % (variable) would require 24 monthly payments of £923.33 and 252 it fees of £100. The overall cost for comparison is 7.8% APRC Only available for owner occupied residential mortgage
2 Years	5.09% cample: A mortgage of a s of £1192.97. The total 5.24% cample: A mortgage of a s of £1194.11. The total resentative. 5.44% cample: A mortgage of a scandard secondarial secondaria	£150,000 payable over all amount payable would be amount payable would be amount payable over all amount payable would be amount payable would be amount payable would be amount payable over £150,000 payable over	70% - £800,000 723 years on our fixed rate for 2 Id be £322,889.08 made up of the 90% - £400,000 723 years on our fixed rate for 2 Id be £324,481.15 made up of the 90% - £400,000	2 nd year. years and then on our current standard variable rate of 8.249 e loan amount plus interest of £172,789.08 and mortgage ex 2.3% of outstanding balance in 1 st year; 2% in 2 nd year. years and then on our current standard variable rate of 8.249 e loan amount plus interest of £173,386.15, a product fee of 3% of outstanding balance in 1 st year; 2% in 2 nd year. years and then on our current standard variable rate of 8.249 exers and then on our current standard variable rate of 8.249 exers and then on our current standard variable rate of 8.249 exers and then on our current standard variable rate of 8.249 exers and then on our current standard variable rate of 8.249 exers and then on our current standard variable rate of 8.249 exers and then on our current standard variable rate of 8.249 exers and then on our current standard variable rate of 8.249 exercises and then on our current standard variable rate of 8.249 exercises exerc	Available for House Purchase & Remortgage. % (variable) would require 24 monthly payments of £923.33 and 252 it fees of £100. The overall cost for comparison is 7.8% APRC Only available for owner occupied residential mortgage. Available for House Purchase & Remortgage. % (variable) would require 24 monthly payments of £936.28 and 252 £995 and mortgage exit fees of £100. The overall cost for comparison. Only available for owner occupied residential mortgage.



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	5-Year Fixed Rates									
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions					
5 Years	4.39%	£995	60% - £1m	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.					
monthly payment	Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 8.24% (variable) would require 60 monthly payments of £864.17 and 216 monthly payments of £1146.43. The total amount payable would be £300,575.36 made up of the loan amount plus interest of £149,480.36, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 6.7% APRC representative.									
5 Years	4.59%	No product fee	60% - £1m	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages Available for House Purchase & Remortgage.					
					% (variable) would require 60 monthly payments of £880.86 and 216 it fees of £100. The overall cost for comparison is 6.8% APRC					
5 Years	4.59%	£995	80% - £600,000	5% of outstanding balance in 1st year; 4% in	Only available for owner occupied residential mortgages					
			70% - £800,000	2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Available for House Purchase & Remortgage.					
monthly payment is 6.8% APRC rep	s of £1150.45. The tota resentative.	l amount payable wou	ld be £302,444.50 made up of the	e loan amount plus interest of £151,349.50, a product fee of	% (variable) would require 60 monthly payments of £880.86 and 216 £995 and mortgage exit fees of £100. The overall cost for comparison					
5 Years	4.72%	No product fee	80% - £600,000 70% - £800,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages Available for House Purchase & Remortgage.					
					% (variable) would require 60 monthly payments of £891.80 and 216 it fees of £100. The overall cost for comparison is 6.8% APRC					
5 Years	4.89%	£995	90% - £400,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages Available for House Purchase & Remortgage.					
	s of £1156.37. The tota				% (variable) would require 60 monthly payments of £906.22 and 216 £995 and mortgage exit fees of £100. The overall cost for comparison					
5 Years	5.09%	No product fee	90% - £400,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages Available for House Purchase & Remortgage.					
	Representative Example: A mortgage of £150,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 8.24% (variable) would require 60 monthly payments of £923.33 and 216 monthly payments of £1160.24. The total amount payable would be £306,111.86 made up of the loan amount plus interest of £156,011.86 and mortgage exit fees of £100. The overall cost for comparison is 7.0% APRC									
5 Years	5.29%	No product fee	95% - £400,000	5% of outstanding balance in 1 st year; 4% in 2 nd year; 3% in 3 rd & 4 th years; 2% in 5 th year	Only available for owner occupied residential mortgages Available for House Purchase Only.					
				years and then on our current standard variable rate of 8.24	% (variable) would require 60 monthly payments of £940.61 and 216 it fees of £100. The overall cost for comparison is 7.1% APRC					



For full product details and a personalised illustration, please speak to our team of experienced Mortgage Advisers on **0333 207 4007** (option 2). Individual rate options may be withdrawn at any time without notice. Rates correct at 3rd March 2025.

	Standard Variable Rate								
Initial	Interest Rate	Fees	Max Loan to Value	Early Repayment Charge	Other Conditions				
Period			(LTV) & Loan Amount						
Mortgage	8.24%	No product fee	80% - £600,000	No Early Repayment Charge	Only available for owner occupied residential mortgages.				
Term	(Variable)		70% - £800,000		Available for House Purchase & Remortgage				
			60% - £1m						

Representative Example: A mortgage of £150,000 payable over 23 years on our current standard variable rate of 8.24% (variable) would require 276 monthly payments of £1213.57. The total amount payable would be £335,045.49 made up of the loan amount plus interest of £184,945.49 and mortgage exit fees of £100.

The overall cost for comparison is 8.6% APRC representative.

For full product details and a personalised illustration, please speak to our team of experienced Mortgage Advisers on **0333 207 4007** (option 2). Individual rate options may be withdrawn at any time without notice. Rates correct at 3rd March 2025.

Lending Criteria & Additional Information

As of 3rd March 2025, the Society's SVR is currently: 8.24%.

Early Repayment Charges

The below charges are applicable to overpayments greater than 10% of the loan amount in a 12-month rolling period during the initial mortgage term:

Initial Term	Year 1 Charge	Year 2 Charge	Year 3 Charge	Year 4 Charge	Year 5 Charge
2 Years	3%	2%			
3 Years	3%	3%	2%		
5 Years	5%	4%	3%	3%	2%

Mortgage Term

The minimum mortgage term is 5 years, and the maximum mortgage term is 40 years.

Repayment Options

- Capital & Interest
- Interest Only: available up to 75% of the property value or purchase price (whichever is higher) with a maximum loan size of £350,000.

Cashback & Incentives (updated 1st March 2024)

Scotland & England Remortgage: the Society offer Free Basic Legal Fees

- The solicitor we choose will act solely for the Society in the transfer of the mortgage and any additional legal services or advice you may require will be at your own expense.
- If you wish to use your own solicitor instead the Society will contribute £250 towards your legal costs.
- Free Basic Legal Service is not available for debt consolidation remortgages. The Society will provide £250 cashback towards Legal Costs.

Valuation Fees

Scotland & England: the Society will pay the remortgage valuation fee for remortgages, in accordance with the Society's own scale of fees.

We lend to the following postcodes in North England, as highlighted in green in the map below:

BB, BD, BL, CA, CH, CW, DH, DL, DN, FY, HD, HG, HU, HX, L, LA, LN, LS, M, NE, OL, PR, S, SK, SR, TS, WA, WF, WN, YO

