

## Existing Members - Interest Rate Options for maturing Residential and Professional Residential mortgages



For full product details and a personalised illustration, please speak to our team of experienced Mortgage Advisers on **0333 207 4007** (option 2 then option 3 for Existing Mortgages). Individual rate options may be withdrawn at any time without notice. Rates correct at 25<sup>th</sup> November 2024.

### 60% LTV: Available options if borrowing up to 60% of your property valuation

Discounted Variable Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>2 Years</b>	<b>4.39%</b> (SVR less 3.85%)	8.24%	No Product Fee	3% of outstanding balance in 1 <sup>st</sup> year, 2% in 2 <sup>nd</sup> year

Fixed Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>5 Years</b>	<b>4.39%</b>	8.24%	No Product Fee	5% of outstanding balance in 1 <sup>st</sup> year, 4% in 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year

### Representative example of a loan secured on your main residential property, for illustration purposes only

A mortgage of **£150,000** payable over **23 years** on our **Discounted Rate for 2 Years at 4.39%** and then on our current Standard Variable Rate (SVR) of **8.24% (variable)** would require **24 monthly payments of £864.17** and **252 monthly payments of £1,187.45**. The total amount payable would be **£320,078.13** made up of the loan amount plus interest of **£169,978.13** and mortgage exit fees of **£100**. The overall cost for comparison is **7.7% APRC** representative.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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### 80% LTV: Available options if borrowing up to 80% of your property valuation

Discounted Variable Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>2 Years</b>	<b>4.64%</b> (SVR less 3.60%)	8.24%	No Product Fee	3% of outstanding balance in 1 <sup>st</sup> year, 2% in 2 <sup>nd</sup> year

Fixed Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>5 Years</b>	<b>4.64%</b>	8.24%	No Product Fee	5% of outstanding balance in 1 <sup>st</sup> year, 4% in 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year

### Representative example of a loan secured on your main residential property, for illustration purposes only

A mortgage of **£150,000** payable over **23 years** on our **Discounted Rate for 2 Years at 4.64%** and then on our current Standard Variable Rate (SVR) of **8.24% (variable)** would require **24 monthly payments of £885.06** and **252 monthly payments of £1,189.47**. The total amount payable would be **£321,086.70** made up of the loan amount plus interest of **£170,986.70** and mortgage exit fees of **£100**. The overall cost for comparison is **7.7% APRC** representative.

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### 90% LTV: Available options if borrowing up to 90% of your property valuation

Discounted Variable Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>2 Years</b>	<b>4.74%</b> (SVR less 3.50%)	8.24%	No Product Fee	3% of outstanding balance in 1 <sup>st</sup> year, 2% in 2 <sup>nd</sup> year

Fixed Rate Mortgages				
Initial Period	Interest Rate	Reverting to after initial period	Product Fee	Early Repayment Charge
<b>5 Years</b>	<b>4.69%</b>	8.24%	No Product Fee	5% of outstanding balance in 1 <sup>st</sup> year, 4% in 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year

### Representative example of a loan secured on your main residential property, for illustration purposes only

A mortgage of **£150,000** payable over **23 years** on our **Discounted Rate for 2 Years at 4.74%** and then on our current Standard Variable Rate (SVR) of **8.24% (variable)** would require **24 monthly payments of £893.49** and **252 monthly payments of £1,190.26**. The total amount payable would be **£321,488.68** made up of the loan amount plus interest of **£171,388.68** and mortgage exit fees of **£100**. The overall cost for comparison is **7.7% APRC** representative.

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## Existing Members - Interest Rate Options for maturing RIO and Holiday Let Mortgages



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Retirement Interest Only						
Type	Initial Period	Interest Rate	Reverting to after initial period	Max Loan to Value	Product Fee	Early Repayment Charge
<b>Discounted Variable Rate</b>	<b>3 Years</b>	<b>5.49%</b> (SVR less 2.75%)	8.24%	<b>50%</b>	No Product Fee	3% of outstanding balance in 1 <sup>st</sup> & 2 <sup>nd</sup> year; 2% in 3 <sup>rd</sup> year.
<b>Fixed Rate</b>	<b>5 Years</b>	<b>5.39%</b>	8.24%	<b>50%</b>		5% of outstanding balance in 1 <sup>st</sup> year, 4% in 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year

### Representative example of a loan secured on your main residential property, for illustration purposes only

A mortgage of **£70,000** payable over **18 years** on our **3 Year Discounted Rate at 5.49%** and then on our current Standard Variable Rate (SVR) of **8.24% (variable)** would require **36 monthly payments of £320.25** and **180 monthly payments of £480.67**. The total amount payable would be **£168,149.00** made up of the loan amount plus interest of **£98,049.00** and mortgage exit fees of **£100**. The overall cost for comparison is **7.8% APRC** representative.

Holiday Let						
Type	Initial Period	Interest Rate	Reverting to after initial period	Max Loan to Value	Product Fee	Early Repayment Charge
<b>Discounted Variable Rate</b>	<b>2 Years</b>	<b>5.29%</b> (SVR less 2.95%)	8.24%	<b>60%</b>	No Product Fee	3% of outstanding balance in 1st year; 2% in 2nd year
	<b>2 Years</b>	<b>5.49%</b> (SVR less 2.75%)	8.24%	<b>80%</b>		

### Representative example of a loan secured on your property, for illustration purposes only

A mortgage of **£150,000** payable over **23 years** on our **2 Year Discounted Rate at 5.29%** and then on our current Standard Variable Rate (SVR) of **8.24% (variable)** would require **24 monthly payments of £940.61** and **252 monthly payments of £1,194.48**. The total amount payable would be **£323,684.76** made up of the loan amount plus interest of **£173,584.76** and mortgage exit fees of **£100**. The overall cost for comparison is **7.9% APRC** representative.

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## Existing Members - Interest Rate Options for maturing Guest House and Buy To Let Mortgages



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Guest House						
Type	Initial Period	Interest Rate	Reverting to after initial period	Max Loan to Value	Product Fee	Early Repayment Charge
<b>Discounted Variable Rate</b>	<b>2 Years</b>	<b>7.08%</b> (SVR less 1.16%)	8.24%	<b>75%</b>	No Product Fee	3% of outstanding balance in 1st year; 2% in 2nd year

### Representative example of a loan secured on your property, for illustration purposes only

A mortgage of **£170,000** payable over **13 years** on our **2 Year Discounted Rate at 7.08%** and then on our current Standard Variable Rate (SVR) of **8.24% (variable)** would require **24 monthly payments of £1,670.10** and **132 monthly payments of £1,764.72**. The total amount payable would be **£273,125.21** made up of the loan amount plus interest of **£103,025.21** and mortgage exit fees of **£100**. The overall cost for comparison is **8.2% APRC** representative.

Buy To Let						
Type	Initial Period	Interest Rate	Reverting to after initial period	Max Loan to Value	Product Fee	Early Repayment Charge
<b>Discounted Variable Rate</b>	<b>3 Years</b>	<b>6.94%</b> (SVR less 1.30%)	8.24%	<b>75%</b>	No Product Fee	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year

### Representative example of a loan secured on your property, for illustration purposes only

A mortgage of **£210,000** payable over **35 years** on our **3 Year Discounted Rate at 6.94%** and then on our current Standard Variable Rate (SVR) of **8.24% (variable)** would require **36 monthly payments of £1,332.78** and **384 monthly payments of £1,519.35**. The total amount payable would be **£631,512.20** made up of the loan amount plus interest of **£421,412.20** and mortgage exit fees of **£100**. The overall cost for comparison is **8.2% APRC** representative.

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## Lending Criteria & Additional Information

As of 25<sup>th</sup> November 2024, the Society's Standard Variable Rate (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%

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