

## Specialist Mortgages Interest Rate Options



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 Individual rate options may be withdrawn at any time without notice.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 3<sup>rd</sup> April 2024.

Professional Mortgages					
Discounted Variable Rates					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	<b>5.44%</b> (SVR less 3.05%)	£995	60% - £1m	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £210,000 payable over 28 years on our discounted rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1218.58 and 312 monthly payments of £1617.31. The total amount payable would be £534,943.02 made up of the loan amount plus interest of £323,848.02, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.2% APRC representative.</i>					
2 Years	<b>5.59%</b> (SVR less 2.90%)	No product fee	60% - £1m	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £210,000 payable over 28 years on our discounted rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1237.99 and 312 monthly payments of £1618.62. The total amount payable would be £534,819.72 made up of the loan amount plus interest of £324,719.72 and mortgage exit fees of £100. The overall cost for comparison is 8.2% APRC representative.</i>					
2 Years	<b>5.64%</b> (SVR less 2.85%)	£995	80% - £600,000 70% - £800,000 60% - £1m	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £210,000 payable over 28 years on our discounted rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1244.49 and 312 monthly payments of £1619.04. The total amount payable would be £536,104.31 made up of the loan amount plus interest of £325,009.31, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.3% APRC representative.</i>					
2 Years	<b>5.84%</b> (SVR less 2.65%)	No product fee	80% - £600,000 70% - £800,000 60% - £1m	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £210,000 payable over 28 years on our discounted rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1270.65 and 312 monthly payments of £1620.73. The total amount payable would be £536,262.81 made up of the loan amount plus interest of £326,162.81 and mortgage exit fees of £100. The overall cost for comparison is 8.3% APRC representative.</i>					

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Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	<b>5.99%</b> (SVR less 2.50%)	£995	95% - £400,000 85% - £600,000	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<p><i>Representative Example: A mortgage of £210,000 payable over 28 years on our discounted rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1290.44 and 312 monthly payments of £1621.96. The total amount payable would be £538,117.88 made up of the loan amount plus interest of £327,022.88, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.3% APRC representative.</i></p>					
2 Years	<b>6.19%</b> (SVR less 2.30%)	No product fee	95% - £400,000 85% - £600,000	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<p><i>Representative Example: A mortgage of £210,000 payable over 28 years on our discounted rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1317.03 and 312 monthly payments of £1623.57. The total amount payable would be £538,262.97 made up of the loan amount plus interest of £328,162.97 and mortgage exit fees of £100. The overall cost for comparison is 8.3% APRC representative.</i></p>					

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Professional Mortgages					
2-Year Fixed Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	<b>5.09%</b>	£995	60% - £1m	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £210,000 payable over 28 years on our fixed rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1173.87 and 312 monthly payments of £1614.18. The total amount payable would be £532,891.77 made up of the loan amount plus interest of £321,796.77, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.2% APRC representative.</i>					
2 Years	<b>5.34%</b>	£995	80% - £600,000 75% - £800,000	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £210,000 payable over 28 years on our fixed rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1205.73 and 312 monthly payments of £1616.43. The total amount payable would be £534,359.42 made up of the loan amount plus interest of £323,264.42, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.2% APRC representative.</i>					
2 Years	<b>5.39%</b>	£995	95% - £400,000 85% - £600,000	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages. Available for House Purchase & Remortgage.
<i>Representative Example: A mortgage of £210,000 payable over 28 years on our fixed rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £1212.15 and 312 monthly payments of £1616.87. The total amount payable would be £534,651.47 made up of the loan amount plus interest of £323,556.47, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.2% APRC representative.</i>					

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Retirement Interest Only					
Discounted Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	<b>5.79%</b> (SVR less 2.70%)	£995	50% - £500,000	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Interest Only payments required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<i>Representative Example: A mortgage of £70,000 payable over 18 years on our discounted rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £337.75 and 192 monthly payments of £495.25. The total amount payable would be £174,289.00 made up of the loan amount plus interest of £103,194.00, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.4% APRC representative.</i>					
2 Years	<b>5.99%</b> (SVR less 2.50%)	No product fee	50% - £500,000	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Interest Only payments required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<i>Representative Example: A mortgage of £70,000 payable over 18 years on our discounted rate for 2 years and then on our current standard variable rate of 8.49% (variable) would require 24 monthly payments of £349.42 and 192 monthly payments of £495.25. The total amount payable would be £173,574.00 made up of the loan amount plus interest of £103,474.00 and mortgage exit fees of £100. The overall cost for comparison is 8.3% APRC representative.</i>					

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Retirement Interest Only					
Fixed Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
5 Years	<b>5.39%</b>	£995	50% - £500,000	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	Interest Only payments required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<i>Representative Example: A mortgage of £70,000 payable over 18 years on our fixed rate for 5 years and then on our current standard variable rate of 8.49% (variable) would require 60 monthly payments of £314.42 and 156 monthly payments of £495.25. The total amount payable would be £167,219.00 made up of the loan amount plus interest of £96,124.00, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.6% APRC representative.</i>					
5 Years	<b>5.54%</b>	No product fee	50% - £500,000	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	Interest Only payments required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<i>Representative Example: A mortgage of £70,000 payable over 18 years on our fixed rate for 5 years and then on our current standard variable rate of 8.49% (variable) would require 60 monthly payments of £323.17 and 156 monthly payments of £495.25. The total amount payable would be £166,749.00 made up of the loan amount plus interest of £96,649.00 and mortgage exit fees of £100. The overall cost for comparison is 7.5% APRC representative.</i>					

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Self Build					
Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
3 Years	<b>8.49%</b> (SVR)	£1,249	80% - £600,000 70% - £800,000 60% - £1m	3% of outstanding balance in 1 <sup>st</sup> & 2 <sup>nd</sup> year; 2% in 3 <sup>rd</sup> year	Only available for owner occupied residential properties. Only available on self-build properties. When the build is complete and on production of the Completion Certificate, we will allow a switch to a product from our Loyalty range. The Early Repayment Charge will not apply.
<p><i>Representative Example: A mortgage of £180,000 payable over 23 years at our current standard variable rate of 8.49% (variable) would require 34 monthly payments of £1487.53 and 240 monthly payments of £1487.53 plus one initial interest payment of £2,499.62. The total amount payable would be £411,431.84 made up of the loan amount plus interest of £230,082.84, a product fee of £1,249 and mortgage exit fees of £100. The overall cost for comparison is 9.0% APRC representative.</i></p>					

Holiday Let					
Discounted Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other Conditions
2 Years	<b>6.94%</b> (SVR less 1.55%)	£995	60% - £350,000	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Includes Airbnb One applicant must have earnings over £40,000 Available for House Purchase and Remortgage Affordability assessed on salary, plus rental income up to a maximum of 50%
<p><i>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 8.49% (variable) would require 24 monthly payments of £1089.28 and 252 monthly payments of £1228.92. The total amount payable would be £336,926.17 made up of the loan amount plus interest of £185,831.17, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.5% APRC representative.</i></p>					
2 Years	<b>7.24%</b> (SVR less 1.25%)	£995	80% - £350,000	3% of outstanding balance in 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year	Includes Airbnb One applicant must have earnings over £40,000 Available for House Purchase and Remortgage Affordability assessed on salary, plus rental income up to a maximum of 50%
<p><i>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 8.49% (variable) would require 24 monthly payments of £1117.42 and 252 monthly payments of £1230.83. The total amount payable would be £338,082.50 made up of the loan amount plus interest of £186,987.50, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.6% APRC representative.</i></p>					

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## Lending Criteria & Additional Information

As of 3<sup>rd</sup> April 2024, the Society's SVR is currently: 8.49%.

### 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.

### Loan Purpose

All mortgages, except Self Build, are available for Purchase & Remortgage.

### 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 1<sup>st</sup> March 2024)

Scotland & England Remortgage (excluding RIO): 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.

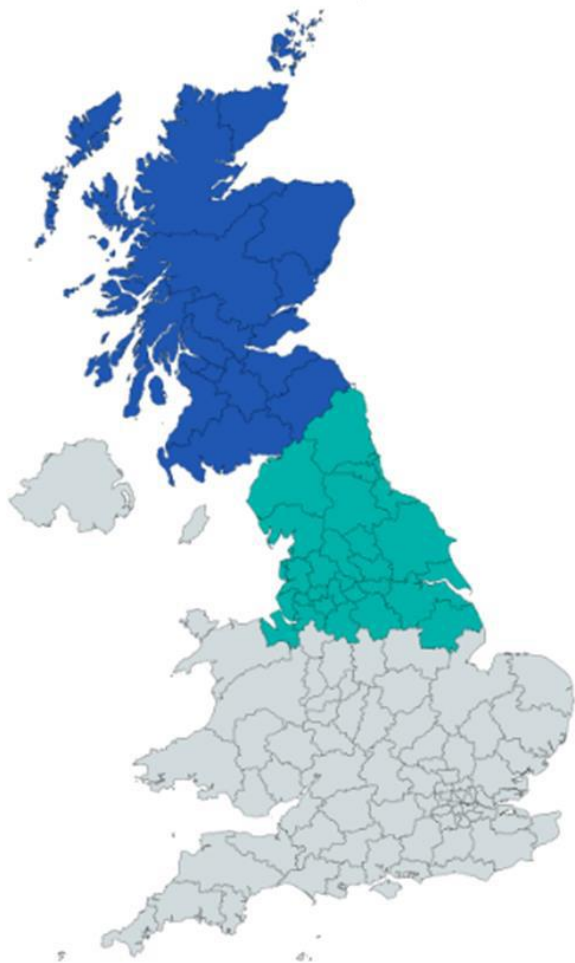
### Valuation Fees

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

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**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



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