

|  |                               |                               |   | ional Mortgages  |   |
|--|-------------------------------|-------------------------------|---|--|---|
|  |                               |                               | Discount                                      | ed Variable Rates  |   |
| Initial Period   | Interest Rate                 | Fees                          | Max Loan to Value<br>(LTV) & Loan Amount      | Early Repayment Charge   | Other Conditions  |
| 2 Years  | <b>4.84%</b> (SVR less 3.15%) | £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. |
| 12 monthly payme   |                               |                               |   |  | ole rate of 7.99% (variable) would require 24 monthly payments of £1142.43 product fee of £995 and mortgage exit fees of £100. The overall cost for   |
| 2 Years  | <b>4.99%</b> (SVR less 3.00%) | 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.  |
|  |                               |                               |   |  | Available for House Purchase & Remortgage.  Ne rate of 7.99% (variable) would require 24 monthly payments of £1161.25 mortgage exit fees of £100. The overall cost for comparison is 7.7% APRC  |
| 312 monthly payme  |                               |                               |   |  | le rate of 7.99% (variable) would require 24 monthly payments of £1161.25   |
| 12 monthly payme epresentative.  2 Years  depresentative Example 2 monthly payme | 4.99% (SVR less 3.00%)        | £995  00 payable over 28 year | 80% - £600,000<br>70% - £800,000<br>60% - £1m | amount plus interest of £299,844.07 and  3% of outstanding balance in  1st year; 2% in 2nd year  s and then on our current standard variab | Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets. Only available for owner occupied residential mortgages.  |

| Initial Period | Interest Rate    | Fees | Max Loan to Value   | Early Repayment Charge                           | Other Conditions  |
|----------------|------------------|------|---------------------|--|---|
|                |                  |      | (LTV) & Loan Amount |  |   |
| 2 Years        | 5.09%            | £995 | 95% - £400,000      | 3% of outstanding balance in                     | Available for qualified, practising & registered Actuaries, |
|                | (SVR less 2.90%) |      | 85% - £600,000      | 1 <sup>st</sup> year; 2% in 2 <sup>nd</sup> year | Medical Doctors, Dentists, Accountants, Solicitors,         |
|                |                  |      |                     |  | Optometrists, Pharmacists & Vets.                           |
|                |                  |      |                     |  | Only available for owner occupied residential mortgages.    |
|                |                  |      |                     |  | Available for House Purchase & Remortgage (max 90% LTV for  |
|                |                  |      |                     |  | Remortgage).  |

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 7.99% (variable) would require 24 monthly payments of £1173.87 and 312 monthly payments of £1545.67. The total amount payable would be £511,517.42 made up of the loan amount plus interest of £300,422.42, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.7% APRC representative.

| 2 Years | <b>5.29%</b> (SVR less 2.70%) | No product fee | 95% - £400,000<br>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 (max 90% LTV for |
|---------|-------------------------------|----------------|----------------------------------|---|---|
|         |                               |                |                                  |   | Remortgage).  |

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 7.99% (variable) would require 24 monthly payments of £1199.32 and 312 monthly payments of £1547.40. The total amount payable would be £511,673.59 made up of the loan amount plus interest of £301,573.59 and mortgage exit fees of £100. The overall cost for comparison is 7.7% 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 4<sup>th</sup> April 2025.

| Professional Mortgages  Discounted Variable Rates – No Early Repayment Charges |                                  |      |   |                        |  |  |  |  |  |
|--|----------------------------------|------|---|------------------------|--|--|--|--|--|
| Initial Period   | Interest Rate                    | Fees | Max Loan to Value<br>(LTV) & Loan Amount      | Early Repayment Charge | Other Conditions   |  |  |  |  |
| 2 Years  | <b>5.29%</b> (SVR less 2.70%)    | £995 | 60% - £1m                                     | None                   | 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.                              |  |  |  |  |
| 312 monthly payme  |                                  |      |   |                        | ble rate of 7.99% (variable) would require 24 monthly payments of £1199.32 an<br>product fee of £995 and mortgage exit fees of £100. The overall cost for  |  |  |  |  |
| 2 Years  | <b>5.49%</b> (SVR less 2.50%)    | £995 | 80% - £600,000<br>70% - £800,000<br>60% - £1m | None                   | 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.                              |  |  |  |  |
| 12 monthly payme   |                                  |      |   |                        | ble rate of 7.99% (variable) would require 24 monthly payments of £1225.04 a<br>product fee of £995 and mortgage exit fees of £100. The overall cost for   |  |  |  |  |
| 2 Years  | <b>5.59%</b><br>(SVR less 2.40%) | £995 | 95% - £400,000<br>85% - £600,000              | None                   | 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 (max 90% LTV for Remortgage). |  |  |  |  |

comparison is 7.8% 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 4<sup>th</sup> April 2025.

|                   |                                      |      |  | 2-Year Fixed Rate  |  |
|-------------------|--------------------------------------|------|--|--|--|
| Initial<br>Period | Interest Rate                        | Fees | Max Loan to Value<br>(LTV) & Loan Amount | Early Repayment Charge   | Other Conditions   |
| 2 Years           | 4.79%                                | £995 | 60% - £1m                                | 3% of outstanding balance in 1 <sup>st</sup> year;<br>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.                              |
|                   | ts of £1542.99. The total a          |      |  |  | of 7.99% (variable) would require 24 monthly payments of £1136.20 and 31 fee of £995 and mortgage exit fees of £100. The overall cost for compariso  |
| 2 Years           | 4.99%                                | £995 | 80% - £600,000<br>75% - £800,000         | 3% of outstanding balance in 1 <sup>st</sup> year;<br>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.                              |
|                   | ts of £1544.79. The total $\epsilon$ |      |  |  | ] of 7.99% (variable) would require 24 monthly payments of £1161.25 and 3. fee of £995 and mortgage exit fees of £100. The overall cost for comparison   |
| 2 Years           | 5.14%                                | £995 | 95% - £400,000<br>85% - £600,000         | 3% of outstanding balance in 1 <sup>st</sup> year;<br>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 (max 90% LTV for Remortgage). |

is 7.8% APRC representative.



|                   |               |                   |  | 2-Year Fixed Rate  |  |
|-------------------|---------------|-------------------|--|--|--|
| Initial<br>Period | Interest Rate | Fees              | Max Loan to Value<br>(LTV) & Loan Amount | Early Repayment Charge   | Other Conditions   |
| 2 Years           | 4.99%         | No Product<br>Fee | 60% - £1m                                | 3% of outstanding balance in 1 <sup>st</sup> year;<br>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.  |
|                   |               |                   |  |  | of 7.99% (variable) would require 24 monthly payments of £1161.25 and 31 tage exit fees of £100. The overall cost for comparison is 7.7% APRC  |
| 2 Years           | 5.09%         | No Product<br>Fee | 80% - £600,000<br>75% - £800,000         | 3% of outstanding balance in 1 <sup>st</sup> year;<br>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.  |
|                   |               |                   |  |  | The following state of $f$ and $f$ are exit fees of $f$ and $f$ and $f$ are exit fees of $f$ and $f$ are constant of $f$ and $f$ are exist fees of $f$ and $f$ |
| 2 Years           | 5.34%         | No Product<br>Fee | 95% - £400,000<br>85% - £600,000         | 3% of outstanding balance in 1 <sup>st</sup> year;<br>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 (max 90% LTV for Remortgage).   |

is 7.0% APRC representative.



|                   |                              |      |  | 5-Year Fixed Rate  |   |
|-------------------|------------------------------|------|--|--|---|
| Initial<br>Period | Interest Rate                | Fees | Max Loan to Value<br>(LTV) & Loan Amount | Early Repayment Charge   | Other Conditions  |
| 5 Years           | 4.39%                        | £995 | 60% - £1m                                | 5% of outstanding balance in 1st year,<br>4% in 2nd year;<br>3% in 3rd & 4th years;<br>2% in 5th 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.          |
|                   | nts of £1495.73. The total   |      |  |  | 7.99% (variable) would require 60 monthly payments of £1086.92 and 276 see of £995 and mortgage exit fees of £100. The overall cost for comparison  |
| 5 Years           | 4.59%                        | £995 | 80% - £600,000<br>75% - £800,000         | 5% of outstanding balance in 1 <sup>st</sup> year,<br>4% in 2 <sup>nd</sup> year;<br>3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years;<br>2% in 5 <sup>th</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.          |
|                   | nts of £1500.47. The total a |      |  |  | <br>7.99% (variable) would require 60 monthly payments of £1111.42 and 276<br>be of £995 and mortgage exit fees of £100. The overall cost for comparison  |
| 5 Years           | 4.89%                        | £995 | 95% - £400,000<br>85% - £600,000         | 5% of outstanding balance in 1 <sup>st</sup> year,<br>4% in 2 <sup>nd</sup> year;<br>3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years;<br>2% in 5 <sup>th</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 (max 90%) |

representative.



|                   |               |                   |  | 5-Year Fixed Rate  |   |
|-------------------|---------------|-------------------|--|--|---|
| Initial<br>Period | Interest Rate | Fees              | Max Loan to Value<br>(LTV) & Loan Amount | Early Repayment Charge   | Other Conditions  |
| 5 Years           | 4.59%         | No Product<br>Fee | 60% - £1m                                | 5% of outstanding balance in 1 <sup>st</sup> year,<br>4% in 2 <sup>nd</sup> year;<br>3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years;<br>2% in 5 <sup>th</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.                              |
|                   |               |                   |  |  | 7.99% (variable) would require 60 monthly payments of £1111.42 and 276 ge exit fees of £100. The overall cost for comparison is 6.8% APRC   |
| 5 Years           | 4.72%         | No Product<br>Fee | 80% - £600,000<br>75% - £800,000         | 5% of outstanding balance in 1 <sup>st</sup> year,<br>4% in 2 <sup>nd</sup> year;<br>3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years;<br>2% in 5 <sup>th</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.                              |
|                   |               |                   |  |  | 7.99% (variable) would require 60 monthly payments of £1127.49 and 276 ge exit fees of £100. The overall cost for comparison is 6.8% APRC   |
| 5 Years           | 5.09%         | No Product<br>Fee | 95% - £400,000<br>85% - £600,000         | 5% of outstanding balance in 1 <sup>st</sup> year,<br>4% in 2 <sup>nd</sup> year;<br>3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years;<br>2% in 5 <sup>th</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 (max 90% LTV for Remortgage). |



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 4<sup>th</sup> April 2025.

|                   | Retirement Interest Only  Discounted Variable Rate |      |  |  |  |  |  |  |  |  |
|-------------------|--|------|--|--|--|--|--|--|--|--|
| Initial<br>Period | Interest Rate                                      | Fees | Max Loan to Value<br>(LTV) & Loan Amount | Early Repayment Charge   | Other Conditions   |  |  |  |  |  |
| 2 Years           | <b>5.09%</b> (SVR less 2.90%)                      | £995 | 50% - £500,000                           | 3% of outstanding balance in 1 <sup>st</sup> year;<br>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 7.99% (variable) would require 24 monthly payments of £296.92 and |  |  |  |  |  |

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 7.99% (variable) would require 24 monthly payments of £296.92 and 192 monthly payments of £466.08. The total amount payable would be £167,709.00 made up of the loan amount plus interest of £96,614.00, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.9% APRC representative.

| 15 7.3% AFRC 16 | ергезепцаціче.   |                |                |  |  |
|-----------------|------------------|----------------|----------------|--|--|
| 2 Years         | 5.49%            | No product fee | 50% - £500,000 | 3% of outstanding balance in 1st year; | Interest Only payments required                          |
|                 | (SVR less 2.50%) |                |                | 2% in 2 <sup>nd</sup> year             | Only available for owner occupied residential properties |
|                 |                  |                |                |  | Available for House Purchase and Remortgage              |
|                 |                  |                |                |  | Available for equity release                             |
|                 |                  |                |                |  | Minimum age 55   |

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 7.99% (variable) would require 24 monthly payments of £320.25 and 192 monthly payments of £466.08. The total amount payable would be £167,274.00 made up of the loan amount plus interest of £97,174.00 and mortgage exit fees of £100. The overall cost for comparison is 7.8% APRC representative.

|                | Fixed Rate              |                     |                                     |   |   |  |  |  |  |
|----------------|-------------------------|---------------------|-------------------------------------|---|---|--|--|--|--|
| Initial        | Interest Rate           | Fees                | Max Loan to Value                   | Early Repayment Charge  | Other Conditions  |  |  |  |  |
| Period         |                         |                     | (LTV) & Loan Amount                 |   |   |  |  |  |  |
| 5 Years        | 5.14%                   | £995                | 50% - £500,000                      | 5% of outstanding balance in 1st year, 4% in  | Interest Only payments required                                 |  |  |  |  |
|                |                         |                     |                                     | 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year | Only available for owner occupied residential properties        |  |  |  |  |
|                |                         |                     |                                     |   | Available for House Purchase and Remortgage                     |  |  |  |  |
|                |                         |                     |                                     |   | Available for equity release                                    |  |  |  |  |
|                |                         |                     |                                     |   | Minimum age 55  |  |  |  |  |
| Donrocontativo | Evample, A mortage of I | 70 000 navable aver | 10 years on our fixed rate for E ve | are and then an our current standard variable rate of 7,000%                                    | (variable) would require 60 monthly nayments of 6200 92 and 156 |  |  |  |  |

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 7.99% (variable) would require 60 monthly payments of £299.83 and 156 monthly payments of £466.08. The total amount payable would be £161,794.00 made up of the loan amount plus interest of £90,699.00, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 7.2% APRC representative.

| 5 Years | 5.39% | No product fee | 50% - £500,000 | 5% of outstanding balance in 1st year, 4% in  | Interest Only payments required                          |
|---------|-------|----------------|----------------|---|--|
|         |       |                |                | 2 <sup>nd</sup> year, 3% in 3 <sup>rd</sup> & 4 <sup>th</sup> years, 2% in 5 <sup>th</sup> year | Only available for owner occupied residential properties |
|         |       |                |                |   | Available for House Purchase and Remortgage              |
|         |       |                |                |   | Available for equity release                             |
|         |       |                |                |   | Minimum age 55   |
| 5       |       | 670.000        |                |   | Millimum age 55  |

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 7.99% (variable) would require 60 monthly payments of £314.42 and 156 monthly payments of £466.08. The total amount payable would be £161,674.00 made up of the loan amount plus interest of £91,574.00 and mortgage exit fees of £100. The overall cost for comparison is 7.2% 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 4<sup>th</sup> April 2025.

| Self-Build        |                               |        |   |   |   |  |  |  |  |  |  |
|-------------------|-------------------------------|--------|---|---|---|--|--|--|--|--|--|
|                   | Discounted Variable Rate      |        |   |   |   |  |  |  |  |  |  |
| Initial<br>Period | Interest Rate                 | Fees   | Max Loan to Value<br>(LTV) & Loan Amount      | Early Repayment Charge  | Other Conditions  |  |  |  |  |  |  |
| 3 Years           | <b>6.64%</b> (SVR less 1.35%) | £1,249 | 80% - £600,000<br>70% - £800,000<br>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. |  |  |  |  |  |  |

Representative Example: A mortgage of £180,000 payable over 23 years on our current standard variable rate of 7.99% (variable) would require 36 monthly payments of £1273.75 and 240 monthly payments of £1412.27. The total amount payable would be £386,149.73 made up of the loan amount plus interest of £204,800.73, a product fee of £1,249 and mortgage exit fees of £100. The overall cost for comparison is 7.9% APRC representative.

| Holiday Let              |                  |      |                     |  |   |  |  |  |  |  |  |
|--------------------------|------------------|------|---------------------|--|---|--|--|--|--|--|--|
| Discounted Variable Rate |                  |      |                     |  |   |  |  |  |  |  |  |
| Initial                  | Interest Rate    | Fees | Max Loan to Value   | Early Repayment Charge                       | Other Conditions  |  |  |  |  |  |  |
| Period                   |                  |      | (LTV) & Loan Amount |  |   |  |  |  |  |  |  |
| 2 Years                  | 6.24%            | £995 | 80% - £350,000      | 3% of outstanding balance in 1st year; 2% in | Includes Airbnb   |  |  |  |  |  |  |
|                          | (SVR less 1.75%) |      |                     | 2 <sup>nd</sup> year                         | 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%                                     |  |  |  |  |  |  |

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 7.99% (variable) would require 24 monthly payments of £1024.91 and 252 monthly payments of £1178.52. The total amount payable would be £322,678.74 made up of the loan amount plus interest of £171,583.74, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 8.0% APRC representative.

## **Lending Criteria & Additional Information**

As of 4th April 2025, the Society's SVR is currently: 7.99%.



### **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 1st 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.
- 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

