

Interest Rate Options for Specialist Mortgages

For full product details and a personalised illustration, please speak to our team of experienced Mortgage advisers.

Individual rate options may be withdrawn at any time without notice. Rates correct at 9 February 2022

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

Professional Mortgages					
Fixed Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.14% (Fixed)	£995 Product Fee	60% - £1m	3% of outstanding balance in 1st year; 2% in 2nd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £785.58 and 312 monthly payments of £1,071.90 plus one initial interest payment of £866.99. The total amount payable would be £353,677.55 made up of the loan amount plus interest of £154,582.55, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.60% APRC representative.</p>					
2 Years	2.39% (Fixed)	£995 Product Fee	70% - £750,000 80% - £500,000	3% of outstanding balance in 1st year; 2% in 2nd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £810.55 and 312 monthly payments of £1,074.12 plus one initial interest payment of £901.48. The total amount payable would be £354,954.02 made up of the loan amount plus interest of £155,859.02, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.70% APRC representative.</p>					
2 Years	2.79% (Fixed)	£995 Product Fee	90% - £400,000	3% of outstanding balance in 1st year; 2% in 2nd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £851.45 and 312 monthly payments of £1,076.91 plus one initial interest payment of £1,078.96. The total amount payable would be £356,901.78 made up of the loan amount plus interest of £157,806.78, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.80% APRC representative.</p>					
2 Years	2.89% (Fixed)	£995 Product Fee	95% - £400,000	3% of outstanding balance in 1st year; 2% in 2nd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £861.86 and 312 monthly payments of £1,077.72 plus one initial interest payment of £1,097.54. The total amount payable would be £357,402.10 made up of the loan amount plus interest of £158,307.10, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.80% APRC representative.</p>					
3 Years	2.49% (Fixed)	£995 Product Fee	60% - £1m 70% - £750,000 80% - £500,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £915.42 and 300 monthly payments of £1,065.93 plus one initial interest payment of £915.42. The total amount payable would be £349,692.20 made up of the loan amount plus interest of £150,597.20, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.50% APRC representative.</p>					
3 Years	2.79% (Fixed)	£995 Product Fee	85% - £450,000 90% - £400,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £851.45 and 300 monthly payments of £1,069.05 plus one initial interest payment of £1,078.96. The total amount payable would be £351,838.26 made up of the loan amount plus interest of £152,743.26, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.60% APRC representative.</p>					
3 Years	2.89% (Fixed)	£995 Product Fee	95% - £400,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £861.86 and 300 monthly payments of £1,070.27 plus one initial interest payment of £1,097.54. The total amount payable would be £352,576.78 made up of the loan amount plus interest of £153,481.78, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.60% APRC representative.</p>					
5 Years	2.19% (Fixed)	£995 Product Fee	60% - £1m	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £790.54 and 276 monthly payments of £1,041.17 plus one initial interest payment of £873.85. The total amount payable would be £353,183.09 made up of the loan amount plus interest of £136,088.09, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.10% APRC representative.</p>					

5 Years	2.39% (Fixed)	£995 Product Fee	70% - £750,000 80% - £500,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	<ul style="list-style-type: none"> • Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets • Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £810.55 and 276 monthly payments of £1,045.44 plus one initial interest payment of £901.48. The total amount payable would be £337,549.82 made up of the loan amount plus interest of £138,454.82, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.10% APRC representative.</p>					
5 Years	2.79% (Fixed)	£995 Product Fee	90% - £400,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	<ul style="list-style-type: none"> • Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets • Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £851.45 and 276 monthly payments of £1,053.10 plus one initial interest payment of £1,078.96. The total amount payable would be £342,213.66 made up of the loan amount plus interest of £143,118.66, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.30% APRC representative.</p>					
5 Years	2.89% (Fixed)	£995 Product Fee	95% - £400,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	<ul style="list-style-type: none"> • Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets • Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £861.86 and 276 monthly payments of £1,055.31 plus one initial interest payment of £1,066.14. The total amount payable would be £343,414.58 made up of the loan amount plus interest of £144,319.58, a product fee of £995 and mortgage exit fees of £100.</p> <p>The overall cost for comparison is 4.30% APRC representative.</p>					

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Discounted Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	1.69% (Standard Variable Rate less 3.25%)	£995 Product Fee	60% - £1m 70% - £750,000 80% - £500,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our discounted rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £741.80 and 300 monthly payments of £1,054.88 plus one initial interest payment of £879.50. The total amount payable would be £343,695.70 made up of the loan amount plus interest of £144,564.70, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.30% APRC representative.</p>					
3 Years	1.99% (Standard Variable Rate less 2.95%)	No Product Fee	60% - £1m 70% - £750,000 80% - £500,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our discounted rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £770.82 and 300 monthly payments of £1,058.88 plus one initial interest payment of £933.00. The total amount payable would be £344,904.88 made up of the loan amount plus interest of £146,804.88 and mortgage exit fees of £100. The overall cost for comparison is 4.30% APRC representative.</p>					
3 Years	2.19% (Standard Variable Rate less 2.75%)	£995 Product Fee	95% - £400,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our discounted rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £790.54 and 300 monthly payments of £1,061.49 plus one initial interest payment of £969.04. The total amount payable would be £347,389.40 made up of the loan amount plus interest of £148,294.40, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.40% APRC representative.</p>					
3 Years	2.39% (Standard Variable Rate less 2.55%)	No Product Fee	95% - £400,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Available for qualified, practising & registered Actuaries, Medical Doctors, Dentists, Accountants, Solicitors, Optometrists, Pharmacists & Vets Only available for owner occupied residential mortgages
<p>Representative Example: A mortgage of £198,000 payable over 28 years on our discounted rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £810.55 and 300 monthly payments of £1,064.06 plus one initial interest payment of £1,005.38. The total amount payable would be £347,882.08 made up of the loan amount plus interest of £149,782.08 and mortgage exit fees of £100. The overall cost for comparison is 4.40% APRC representative.</p>					
Self Build Mortgages					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	5.64% (Standard Variable Rate plus 0.70%)	£1,249 Product Fee	80% - £450k 70% - £750k 60% - No limit, please refer to SBS	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Only available for owner occupied residential mortgages 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>Representative Example: A mortgage of £130,000 payable over 23 years at 0.70% above our current variable rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £84.324 and 240 monthly payments of £797.33 plus one initial interest payment of £1,185.37. The total amount payable would be £222,563.73 made up of the loan amount plus interest of £91,214.73, a product fee of £1,249 and mortgage exit fees of £100. The overall cost for comparison is 5.4% APRC representative.</p>					

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

Retirement Interest Only					
Discounted Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.44% (Standard Variable Rate less 2.50%)	£995 Product Fee	50% - £300,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Interest Only Payments Required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<p>Representative Example: A mortgage of £61,000 payable over 17 years on our discounted rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £124.03 and 168 monthly payments of £251.13 plus one initial interest payment of £193.16. The total amount payable would be £108,695.02 made up of the loan amount plus interest of £46,600.02, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.6% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.94% (Standard Variable Rate less 2.00%)	NIL	50% - £300,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Interest Only Payments Required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<p>Representative Example: A mortgage of £61,000 payable over 17 years on our discounted rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £149.45 and 168 monthly payments of £251.14 plus one initial interest payment of £232.75. The total amount payable would be £108,605.57 made up of the loan amount plus interest of £47,505.57 and mortgage exit fees of £100. The overall cost for comparison is 4.6% APRC representative.</p>					
Fixed Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
3 Years	2.99% (Fixed)	£995 Product Fee	50% - £300,000	3% of outstanding balance in 1st & 2nd year; 2% in 3rd year	<ul style="list-style-type: none"> Interest Only Payments Required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<p>Representative Example: A mortgage of £61,000 payable over 17 years on our fixed rate for 3 years and then on our current standard variable rate of 4.94% (variable) would require 34 monthly payments of £151.99 and 168 monthly payments of £251.14 plus one initial interest payment of £296.90. The total amount payable would be £109,751.08 made up of the loan amount plus interest of £47,656.08, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.80% APRC representative.</p>					
5 Years	2.99% (Fixed)	£995 Product Fee	50% - £300,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	<ul style="list-style-type: none"> Interest Only Payments Required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<p>Representative Example: A mortgage of £61,000 payable over 17 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £151.99 and 144 monthly payments of £251.14 plus one initial interest payment of £296.90. The total amount payable would be £107,371.48 made up of the loan amount plus interest of £45,276.48, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.50% APRC representative.</p>					
5 Years	3.39% (Fixed)	NIL	50% - £300,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	<ul style="list-style-type: none"> Interest Only Payments Required Only available for owner occupied residential properties Available for House Purchase and Remortgage Available for equity release Minimum age 55
<p>Representative Example: A mortgage of £61,000 payable over 17 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £172.33 and 144 monthly payments of £251.14 plus one initial interest payment of £336.63. The total amount payable would be £107,595.93 made up of the loan amount plus interest of £46,495.93 and mortgage exit fees of £100. The overall cost for comparison is 4.50% APRC representative.</p>					

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Holiday Let					
Discounted Variable Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.59% (Standard Variable Rate less 2.35%)	£995 Product Fee	60% - £350,000	3% of outstanding balance in 1st year; 2% in 2nd year	<ul style="list-style-type: none"> Includes Airbnb One applicant must have earning over £40k Maximum LTV 80% (max 75% LTV on an interest only basis) Available for House Purchase and Remortgage Affordability assessed on salary, plus rental income up to a maximum of 50%
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our discounted rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £608.01 and 252 monthly payments of £754.33 plus one initial interest payment of £796.18. The total amount payable would be £205,358.56 made up of the loan amount plus interest of £78,263.56, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.70% APRC representative.</p>					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.79% (Standard Variable Rate less 2.15%)	£995 Product Fee	80% - £350,000	3% of outstanding balance in 1st year; 2% in 2nd year	<ul style="list-style-type: none"> Includes Airbnb One applicant must have earning over £40k Maximum LTV 80% (max 75% LTV on an interest only basis) Available for House Purchase and Remortgage Affordability assessed on salary, plus rental income up to a maximum of 50%
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £620.67 and 252 monthly payments of £755.53 plus one initial interest payment of £823.41. The total amount payable would be £205,966.71 made up of the loan amount plus interest of £78,871.71 and mortgage exit fees of £100. The overall cost for comparison is 4.70% APRC representative.</p>					
Fixed Rate					
Initial Period	Interest Rate	Fees	Max Loan to Value (LTV) & Loan Amount	Early Repayment Charge	Other conditions
2 Years	2.99% (Fixed)	£995 Product Fee	60% - £350,000	3% of outstanding balance in 1st year; 2% in 2nd year	<ul style="list-style-type: none"> Includes Airbnb One applicant must have earning over £40k Maximum LTV 80% (max 75% LTV on an interest only basis) Available for House Purchase and Remortgage Affordability assessed on salary, plus rental income up to a maximum of 50%
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £633.49 and 252 monthly payments of £756.71 plus one initial interest payment of £850.79. The total amount payable would be £206,573.49 made up of the loan amount plus interest of £79,478.49, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.80% APRC representative.</p>					
5 Years	2.99% (Fixed)	£995 Product Fee	60% - £350,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	<ul style="list-style-type: none"> Includes Airbnb One applicant must have earning over £40k Maximum LTV 80% (max 75% LTV on an interest only basis) Available for House Purchase and Remortgage Affordability assessed on salary, plus rental income up to a maximum of 50%
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £633.49 and 216 monthly payments of £740.41 plus one initial interest payment of £850.79. The total amount payable would be £198,616.77 made up of the loan amount plus interest of £71,521.77, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.30% APRC representative.</p>					
2 Years	3.19% (Fixed)	£995 Product Fee	80% - £350,000	3% of outstanding balance in 1st year; 2% in 2nd year	<ul style="list-style-type: none"> Includes Airbnb One applicant must have earning over £40k Maximum LTV 80% (max 75% LTV on an interest only basis) Available for House Purchase and Remortgage Affordability assessed on salary, plus rental income up to a maximum of 50%
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 2 years and then on our current standard variable rate of 4.94% (variable) would require 22 monthly payments of £646.46 and 252 monthly payments of £743.33 plus one initial interest payment of £878.34. The total amount payable would be £207,181.22 made up of the loan amount plus interest of £80,086.22, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.80% APRC representative.</p>					
5 Years	3.19% (Fixed)	£995 Product Fee	80% - £350,000	5% of outstanding balance in 1st year; 4% in 2nd year; 3% in 3rd & 4th years; 2% in 5th year	<ul style="list-style-type: none"> Includes Airbnb One applicant must have earning over £40k Maximum LTV 80% (max 75% LTV on an interest only basis) Available for House Purchase and Remortgage Affordability assessed on salary, plus rental income up to a maximum of 50%
<p>Representative Example: A mortgage of £126,000 payable over 23 years on our fixed rate for 5 years and then on our current standard variable rate of 4.94% (variable) would require 58 monthly payments of £646.46 and 216 monthly payments of £743.33 plus one initial interest payment of £878.34. The total amount payable would be £200,027.30 made up of the loan amount plus interest of £72,932.30, a product fee of £995 and mortgage exit fees of £100. The overall cost for comparison is 4.40% APRC representative.</p>					