

## Our Residential Mortgages

Rates effective from 12th September 2022

PRODUCT	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
RESIDENTIAL	3.34%*	2 Years	5.54%	£150k - £999,999	80%	75%	£800	3% Year 1; 2% Year 2	3.54% Purchase, Remortgage and Release of Equity
	3.54%	2 Years	5.54%	£150k - £999,999	80%	75%	£800	3% Year 1; 2% Year 2	
	3.74%	2 Years	5.54%	£1M - £2M	60%	60%	£3,000	3% Year 1; 2% Year 2	
	4.44%	2 Years	5.54%	£150k - £999,999	80%	75%	£800	None	
RESIDENTIAL IN RETIREMENT	3.34%*	2 Years	5.54%	£150k - £999,999	70%	70%	£800	3% Year 1; 2% Year 2	
	3.54%	2 Years	5.54%	£150k - £999,999	70%	70%	£800	3% Year 1; 2% Year 2	
	3.74%	2 Years	5.54%	£1M - £2M	60%	60%	£3,000	3% Year 1; 2% Year 2	
	4.44%	2 Years	5.54%	£150k - £999,999	70%	70%	£800	None	

## Our Specialist Mortgages

HOLIDAY LET/ SECOND HOME	3.84%**	2 Years	5.54%	£150k - £999,999	80%	75%	£800	3% Year 1 2% Year 2	Purchase, Remortgage and Release of Equity
	4.04%	2 Years	5.54%	£150k - £999,999	80%	75%	£800		
BUY-TO-LET	4.14%	2 Years	5.54%	£150k - £999,999	75%	70%	£800		

\*Available via SmartrFit. \*\*Available via L&G Mortgage Club and Sesame Mortgage Network.

### BUSINESS DEVELOPMENT TEAM

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