

Our Residential Mortgages

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Discount Variable	5.99%	2 Years	8.04%	£150k-£999,999	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.49%	2 Years	8.04%	£150k-£999,999	75%	75%	£995		
	7.39%	2 Years	8.04%	£150k-£999,999	80%	N/A	£995		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Fixed	5.49%	2 Years	8.04%	£150k-£999,999	65%	65%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	5.99%	2 Years	8.04%	£150k-£999,999	75%	75%	£995		

Max LTV for Lending In Retirement is 70%

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- For our Self-Build products, see Page 3
- For our Holiday Lets, Second property & Buy-To-Let products, see Page 4
- Got an enquiry? See Page 5 for how to contact us

Our Residential Large Loan Mortgages

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Discount Variable	6.59%	2 Years	8.04%	£1M-£1,249,999	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.59%	2 Years	8.04%	£1,250,000-£1,999,999	70%	70%	£1,500		
	6.89%	2 Years	8.04%	£2M-£2.5M	65%	65%	£3,000		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERCs	Availability
Fixed	6.09%	2 Years	8.04%	£1M-£1,249,999	75%	75%	£1,500	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.09%	2 Years	8.04%	£1,250,000-£1,999,999	70%	70%	£1,500		
	6.39%	2 Years	8.04%	£2M-£2.5M	65%	65%	£3,000		

Max LTV for Lending In Retirement is 70%

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Our Self-Build Mortgages

Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERC'S	Availability
Discount Variable	6.29%	2 Years	8.04%	£150k - £999,999	65%	65%	£1,500	2% Year 1 & 2	Purchase, Re-mortgage and Release of Equity
	6.89%	2 Years	8.04%	£150k - £999,999	70%	70%	£1,500		
	7.09%	2 Years	8.04%	£1M - £2M	65%	65%	0.50%		

Product	Fixed Rate	Fixed Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERC'S	Availability
Fixed	5.95%	2 Years	8.04%	£150k - £700,000	65%	65%	£1,500	2% Year 1 & 2	Purchase, Re-mortgage and Release of Equity

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Our Specialist Mortgages

Discount Variable Product	Current Variable Pay Rate	Discount Period	Standard Variable Rate	Min-Max Loan	Max LTV Repayment	Max LTV Interest Only	Arrangement Fee	ERC's	Availability
Holiday Let/Second Home	6.19%*	2 Years	8.04%	£150k-£999,999	60%	60%	£995	3% Year 1; 2% Year 2	Purchase, Remortgage and Release of Equity
	6.39%	2 Years	8.04%	£150k-£999,999	60%	60%	£995		
	6.59%*	2 Years	8.04%	£150k-£999,999	75%	75%	£995		
	6.79%	2 Years	8.04%	£150k-£999,999	75%	75%	£995		
	7.49%	2 Years	8.04%	£150k-£999,999	80%	N/A	£995		
Buy-To-Let	6.49%	2 Years	8.04%	£150k-£999,999	75%	70%	£995		

*Available via L&G Mortgage Club, PMS Mortgage Club and Sesame Mortgage Network

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Contact our Business Development Team

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