

Product Name (RS67):	Scheme Transfer 5 Year Discount 90% LTV (Existing Customers Only)
Maximum Loan to Value (LTV)	90% (LTV)
Initial Variable Interest Rate:	2.80% (2.94% Discount for 5 years, the discount is subject to a minimum interest rate "floor" of 2.00%)
Followed by our Standard Variable Rate thereafter, currently:	5.74% (The Society's Standard Variable Rate is set by its Board of Directors)
The Overall Cost for Comparison is:	4.7% APRC
Interest Calculated:	Daily

Product Criteria (All Mortgages are subject to status meeting our current criteria)			
Age	Minimum - 18	Minimum Loan	£5,000
Term	Minimum - 5 years Maximum - 40 Years	Maximum Loan	£1,000,000

Availability and Suitability	
Available for existing mortgage customers with a mortgage of up to 90% LTV, whose special mortgage rate period is coming to an end, or wish to switch to another product. This type of product may be suitable if you wish to keep your repayments low for the first five years and do not mind your payments varying as interest rates change.	

Fees	
Mortgage Exit Administration Fee	£75.00 (paid on redemption).
Scheme Transfer Fee	£50.00 (can be added to the loan, subject to LTV, or paid on completion. Fees added to the loan will accrue interest. Further details are available on request).

Additional Information	
Early Repayment Charge	2.94% of the redemption balance for 5 years.
Overpayments	The Society will allow overpayments of up to 10% of the redemption balance per annum without invoking an early repayment charge.
Portability	You can keep this mortgage should you move to a new property. This mortgage is portable subject to your status meeting our criteria.
Representative Example:	The following is a representative example based on a mortgage of £143,315.00 payable over 25 years initially on a discounted variable rate of 2.80% for 5 years followed by our Standard Variable Rate of 5.74%. In this example you would make an initial payment of £741.76 then 59 monthly payments of £664.80 followed by 240 monthly payments of £857.00. The total amount payable would be £245,769.96 made up of the loan amount plus interest of £102,329.96, a Scheme Transfer Fee (£50.00) and a Mortgage Exit Administration Fee (£75.00) The overall cost for comparison is 4.7% APRC representative. Note: What you will pay may vary from this and will depend on your personal circumstances.

This is a limited issue and the Society reserves the right to withdraw this scheme without notice at any time.

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

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Your telephone conversations with the Society may be recorded. This is to help the Society to improve customer service and to offer additional security. Calls and electronic communications may also be monitored for staff training.