

<b>Product Name (S419):</b>	<b>2 Year 1% Discount Further Advance</b>
<b>Maximum Loan to Value (LTV)</b>	90% LTV or 80% LTV for Debt Consolidation
<b>Initial Variable Interest Rate, currently:</b>	<b>4.24%</b> (1% discount from our Standard Variable Rate for 2 years).
<b>Followed by our Standard Variable Rate thereafter, currently:</b>	<b>5.24%</b> (The Society's Standard Variable Rate is set by its Board of Directors).
<b>The Overall Cost for Comparison is:</b>	<b>5.3% APRC</b>
<b>Interest Calculated:</b>	Daily

<b>Product Criteria (All Mortgages are subject to status meeting our current criteria)</b>			
<b>Age</b>	Minimum - 18	<b>Minimum Loan</b>	£5,000
<b>Term</b>	Minimum - 2 years / Maximum - 40 years	<b>Maximum Loan</b>	£1,000,000 (total borrowing)
All applicants must not have missed any payments within the past 6 months.			

<b>Availability</b>
This product is available for existing Chorley Building Society mortgage customers who meet our lending criteria and wish to borrow more. With a discount variable rate product payments vary as interest rates change.

<b>Fees</b>	
<b>Application Fee</b>	£195.00 (paid on application, non-refundable).
<b>Scheme Fee</b>	Not applicable.
<b>Higher Lending Charge</b>	Paid by the Society where the total borrowing is over 80% LTV.
<b>Valuation Fee</b>	Paid directly to the valuer by the applicant, if required. See valuation fee scale for details.
<b>Mortgage Exit Administration Fee</b>	£75 (paid on redemption).

<b>Additional Information</b>	
<b>Early Repayment Charge</b>	2% of the redemption balance for 2 years.
<b>Overpayments</b>	The Society will allow overpayments of up to 10% of the capital balance per annum without invoking an early repayment charge.
<b>Portability</b>	You can keep this mortgage should you move to a new property. This mortgage is portable subject to your status meeting our criteria.
<b>Representative Example:</b>	The following is a representative example based on additional mortgage borrowing of £20,000 payable over 25 years on a discounted rate of 4.24% for 2 years and then our Standard Variable Rate of 5.24% for the remaining 23 years. In this example you would make an initial payment of £138.42, then 23 monthly payments of £108.30, then 276 monthly payments of £118.80. The total amount payable would be £35,613.12 made up of the loan amount plus interest of £15,418.12, and an Application Fee of £195.00. <b>The overall cost for comparison is 5.3% APRC representative.</b> <b>Note:</b> 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**

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

The Chorley and District Building Society - A member of the Building Societies Association. Shares & Deposits in the Society are Trustee Investments.  
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**Contact us** - 01257 235001 or <http://www.chorleybs.co.uk/contactus.html> for further information.  
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.