

Product Name (RS 40):	Retention Fixed Rate Mortgage, fixed until 28th May 2020 (Existing Customers only)
Maximum Loan to Value (LTV)	80% LTV
Initial Variable Interest Rate, currently:	2.89% (Fixed until 28 th May 2020).
Followed by our Standard Variable Rate thereafter, currently:	5.49% (The Society's Standard Variable Rate is set by its Board of Directors).
The Overall Cost for Comparison is:	5.1% 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 - until 28 th May 2020. Maximum - 40 years	Maximum Loan	£1,000,000 subject to LTV

Availability
Available for existing Chorley Building Society customers with a mortgage secured against their property of up to 80% LTV, whose special mortgage rate period is coming to an end, or who wish to switch to another product. With a fixed rate product payments are fixed for the term of the product.

Fees	
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).
Scheme Fee	Not applicable.
Mortgage Exit Administration Fee	£75.00 (paid on redemption).

Additional Information	
Early Repayment Charge	2.60% of the redemption balance to 28th May 2020.
Overpayments	The Society will allow overpayments of up to 10% of the capital 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.
Representative Example:	<p>The following is a representative example based on a mortgage of £156,611.00 payable over 25 years initially on a fixed rate of 2.89% until 28/05/2020 followed by our Standard Variable Rate of 5.49%. In this example you would make an initial payment of £870.20 then 28 monthly payments of £733.80 followed by 271 monthly payments of £940.50.</p> <p>The total amount payable would be £276,417.10 made up of the loan amount plus interest of £119,681.11, Mortgage Exit Administration Fee (£75.00) and Scheme Transfer Fee (£50.00).</p> <p>The overall cost for comparison is 5.1% APRC representative.</p> <p>Note: What you will pay may vary from this and will depend on your personal circumstances.</p>

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

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.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority*. Registered on the Financial Services Register under number 206023.

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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.