

<b>Product Name (RS46):</b>	<b>Scheme Transfer 80% LTV Discount 2 Years (Existing Customers only)</b>
<b>Maximum Loan to Value (LTV)</b>	80% (LTV)
<b>Initial Interest Rate:</b>	<b>2.10%</b> (3.39% Discount for 2 years, the discount is subject to a minimum interest rate "floor" of 2.00%)
<b>Followed by our Standard Variable Rate thereafter, currently:</b>	<b>5.49%</b> (The Society's Standard Variable Rate is set by its Board of Directors)
<b>The Overall Cost for Comparison is:</b>	<b>5.0% 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	<b>Maximum Loan</b>	£1,000,000
	Maximum - 40 Years		

**Availability and Suitability**

Available for existing mortgage customers with a mortgage of up to 80% 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 two years and do not mind your payments varying as interest rates change.

<b>Fee</b>	
<b>Mortgage Exit Administration Fee</b>	£75.00 (paid on redemption).
<b>Scheme Transfer Fee</b>	£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).

<b>Additional Information</b>	
<b>Early Repayment Charge</b>	3.39% of the redemption balance for 2 years.
<b>Overpayments</b>	The Society will allow overpayments of up to 10% of the redemption 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>	<p>The following is a representative example based on a mortgage of £156,611.00 payable over 25 years initially on a discounted variable rate of 2.10% for 2 years followed by our Standard Variable Rate of 5.49%. In this example you would make an initial payment of £779.63 then 23 monthly payments of £671.50 followed by 276 monthly payments of £937.70. The total amount payable would be £275,154.33 made up of the loan amount plus interest of £118,418.33, a Scheme Transfer Fee (£50.00) and a Mortgage Exit Administration Fee (£75.00)</p> <p><b>The overall cost for comparison is 5.0% APRC representative.</b></p> <p><b>Note:</b> 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 MORTGAGE IS SECURED ON 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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Head Office: Key House, Foxhole Road, Chorley, Lancashire, PR7 1NZ. Tel: 01257 235000

**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.