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| Product Name (SVR1): | Standard Variable Rate 80% |
| Maximum Loan to Value (LTV) | 80% LTV |
| Our Standard Variable Rate, currently: | 5.49% (The Society's Standard Variable Rate is set by its Board of Directors). |
| The Overall Cost for Comparison is: | 5.7% APRC |
| Interest Calculated: | Daily |

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| Product Criteria (All Mortgages are subject to status meeting our current criteria) | | | |
| Age | Minimum - 18 | Minimum | £50,000 |
| Term | Minimum - 1 year / Maximum - 40 years | Maximum Loan | £1,000,000 (Subject to LTV) |
| Not available to customers who meet the Credit Renew criteria. | | | |

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| Availability |
| Available for house purchases, re-mortgages with a mortgage of 80% LTV. The mortgage is secured against your home. Some property types and locations are not acceptable, for further information please speak to your mortgage advisor. This type of mortgage follows our standard variable rate, which is set by the Society's Board of Directors and can vary. |

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| Fees | |
| Application Fee | £145 (paid on application, non-refundable). |
| Scheme Fee | Not applicable. |
| Mortgage Exit Administration Fee | £75 (paid on redemption). |
| Valuation Fee | Paid directly to valuer by the applicant – see Valuation Fee Scale for details. A standard mortgage valuation is required on all properties. |
| Procuration Fee | If arranged via an introducer a Procuration fee will be paid to the Introducer by the Society upon completion of the mortgage. Please refer to your Introducer for details. |

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| Additional Information | |
| Early Repayment Charge | There is no Early Repayment Charge. |
| Overpayments | Unlimited overpayments permitted. The Society reserves the right to request evidence of source of funds. |
| Portability | You can keep this mortgage should you move to a new property. This mortgage is portable subject to your status meeting our criteria. |
| Insurance | Buildings insurance is compulsory in all instances, the Society will require a copy of the customer's policy in advance of completion. |
| Representative Example: | <p>The following is a representative example based on a mortgage of £155,854.40 payable over 25 years on our Standard Variable Rate of 5.49%. In this example you would make an initial payment of £1,682.91 followed by 298 monthly payments of £956.20.</p> <p>The total amount payable would be £287,380.51 made up of the loan amount plus interest of £130,776.11, a CHAPS/ Telegraphic Transfer Fee (£25.00), an Application Fee (£145.00), a Mortgage Exit Administration Fee (£75.00), a Standard Valuation Fee (£175.00) and a Separate Representation Fee (£330.00).</p> <p>The overall cost for comparison is 5.7% APRC representative. 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.