

# Our Range of Residential Mortgages

12 December 2018

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# A guide to our service

<b>Application and Completion Fees</b>	Please refer to the rate tables for details of any fees payable. Where your client has opted to pay upfront, these must be received before we will issue any mortgage offer. Any fees payable, with the exception of application and valuation, are refundable if the loan does not complete.
<b>CHAPS</b>	It is our usual practice to send the loan to the conveyancer by CHAPS. If your client elects to do this, £6 will be debited from their account, and will incur interest as part of the mortgage balance. If your client elects to pay upfront in order to avoid incurring additional interest, they must pay this fee prior to offer.
<b>Direct Debits</b>	All our mortgages are conditional on monthly payments being made in advance by Direct Debit on the 1st of each month. All interest rates include a Direct Debit discount of 0.25%. If the Direct Debit is cancelled for any reason, the Direct Debit discount will be removed.
<b>Discounts</b>	All discount periods apply from the end of the month in which completion takes place if no fixed end date is quoted. A floor applies to all discounted products in this guide. Unless specifically stated otherwise for a particular product, this floor is 0% i.e. no pay rate will ever be less than 0%.
<b>Early Repayment Charge (ERC)</b>	Where no ERC applies, or the ERC period has expired, unlimited overpayments can be made. Where there is a 10% overpayment allowance, this is per annum and cannot be rolled over.
<b>First Time Buyers</b>	For first time buyers, products are only available on a repayment (capital and interest) basis. We require minimum six months continuous payment and we will also need proof of deposit.
<b>Incentives</b>	The majority of remortgages qualify for free standard legal fees, providing your client uses the Skipton Remortgage Conveyancing Service, and a free standard mortgage valuation. There may be some additional legal costs payable where the loan is above £1,000,000. A free standard valuation is available on properties valued up to £1,500,000. In some cases your client may be required to pay certain legal costs which are not usually included in a standard remortgage, such as transfers of equity or deed of postponement.
<b>Interest Only</b>	Interest Only mortgages are available on any of our core range products. Maximum LTV 70%, not available for First Time Buyers. <b>Interest Only Acceptable Repayment Strategies</b> <ul style="list-style-type: none"> <li>• <b>Sale of Mortgaged Property:</b> the main residence can be used as the repayment vehicle when a minimum of £250,000 of equity exists within the property, providing the sale of property element is no greater than 50% LTV. If the overall loan is above 50% LTV, additional repayment vehicles can be used in conjunction with Sale of Mortgaged Property up to 70% LTV interest only, 80% part and part.</li> <li>• <b>UK Shares and Bonds held as investments:</b> includes sharesave schemes and premium bonds.</li> <li>• <b>Cash savings in a UK deposit account:</b> savings must be personal and not business related.</li> <li>• <b>Pension:</b> up to a maximum of 15% of the customer's total projected pension pot is permitted, where the minimum projected value of the pension pot is £400,000. Latest pension statement will be required.</li> <li>• <b>Endowment policy provided by a regulated firm:</b> a combination of repayment vehicles can be used subject to full criteria being met.</li> </ul>
<b>Loan to Value (LTV)</b>	Please note, where separate interest rates apply for different LTVs, a change in the valuation or loan required may mean your client is ineligible for the rate they originally applied for. In this instance you will be advised of the change and asked if you still wish to proceed with your client's application. Before submitting a full application, you should use our Decision in Principle facility to ensure the case fits our criteria.
<b>Offers</b>	Mortgage offers for purchases and remortgages are valid for six months (except additional borrowing offers which are valid for one month) and are not transferable to different properties
<b>Product Transfers</b>	All remortgage products (excluding cashback products) are available for product transfers via our eMortgages system and will be eligible for a retention procurement fee payment.
<b>Follow On Rates</b>	Standard Variable Rate (SVR) was the base rate applying to mortgages taken out before 30 December 2009. The Base Rate Tracker (BRT) revert rate applies to mortgages taken out between 30 December 2009 and 13 November 2012. Revert Mortgage Variable Rate (RMVR) is the base rate applying to mortgages taken out from 14 November 2012. Should your client be on a product linked to, or which changes to, SVR or the BRT revert rate and they move to a product which is linked to or changes to RMVR, it is not possible to subsequently move back to SVR or BRT.
<b>Valuation Fees</b>	If applicable, these are payable with the application except where stated, and include a non-refundable Valuation Panel Management Fee of £26 for arranging and administering our valuation. This fee should be shown in your client's Mortgage Illustration. Minimum property valuation/purchase price (whichever is the lowest) is £50,000 (mortgage report and valuation only). The valuer's standard mortgage valuation report is for the benefit of Skipton for mortgage purposes only and does not guarantee that the property is free from defects. Your client may require a Home Buyers Report or full Buildings Survey if they are purchasing a property. A higher charge is payable for this type of valuation, which is a contract directly between your client and the valuer. If your client changes the property to another during the mortgage process, and the original property has already had a free standard mortgage valuation, a valuation fee will apply to the second property or any further property.

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# Purchase & Remortgage - Fixed Rate Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/01/2021	60%	1.97	£0	£0	2% until 31/01/2020 1% until 31/01/2021	Free standard mortgage valuation.  Free standard legal fees for remortgage only.
		1.59	£995			
	75%	1.93	£0			
		1.69	£995			
	85%	1.99	£0			
		1.79	£995			
	90%	2.17	£0			
		1.87	£995			
<b>5 Year</b> Fixed until 31/01/2024	60%	1.89	£995	£0	5% until 31/01/2021 4% until 31/01/2022 3% until 31/01/2023 2% until 31/01/2024	Free standard mortgage valuation.  Free standard legal fees for remortgage only.
		1.79	£1,995			
	75%	2.19	£0			
		2.09	£995			
		2.04	£1,495			
	85%	2.51	£0			
		2.43	£995			
		2.32	£1,995			
	90%	2.59	£0			
		2.49	£995			
		2.47	£1,995			
	<b>7 Year</b> Fixed until 31/01/2026	60%	2.43			
75%		2.47	£0			
85%		2.63	£0			
90%		2.85	£0			
<b>OTHER INFORMATION</b>					<b>OVERPAYMENTS ALLOWED</b>	
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment and Interest Only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>					10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.	
All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.						

Skipton Intermediaries is a part of Skipton Building Society. Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

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**Fixed Rate Mortgages with cashback**  
(Not available for product transfers)

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/01/2021	60%	2.11	£0	£80,000	2% until 31/01/2020 1% until 31/01/2021	£500 cashback following completion & free standard mortgage valuation.
	75%	2.19		£125,000		£750 cashback following completion & free standard mortgage valuation.
	85%	2.48				£1,000 cashback following completion & free standard mortgage valuation.
	90%	2.75				
<b>2 Year</b> Fixed until 31/01/2021	60%	1.70	£995	£125,000	2% until 31/01/2020 1% until 31/01/2021	£750 cashback following completion & free standard mortgage valuation.
	75%	1.76				
	85%	1.87				
	90%	2.03				
<b>OTHER INFORMATION</b>					<b>OVERPAYMENTS ALLOWED</b>	
<ul style="list-style-type: none"> <li>Not available for product transfers.</li> <li>No application fees apply.</li> <li>Repayment and Interest Only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>					10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.	
All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.						

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**Base Rate Tracker Variable Mortgages for Purchase & Remortgage**

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
2 Year	60%	1.41 (BoEBR + 0.66%)	£995	£0	None	1.41	Free standard mortgage valuation. Free standard legal fees for remortgage only.
		1.58 (BoEBR + 0.83%)	£0		0.5% for 2 years from date of completion	1.58	
	75%	1.55 (BoEBR + 0.80%)	£995		None	1.55	
		1.70 (BoEBR + 0.95%)	£0		0.5% for 2 years from date of completion	1.70	
	80%	1.64 (BoEBR + 0.89%)	£995		None	1.64	
		1.77 (BoEBR + 1.02%)	£0		0.5% for 2 years from date of completion	1.77	
	85%	1.75 (BoEBR + 1.00%)	£995		None	1.75	
		1.86 (BoEBR + 1.11%)	£0		0.5% for 2 years from date of completion	1.86	
	90%	2.05 (BoEBR + 1.30%)	£995		None	2.05	
		2.18 (BoEBR + 1.43%)	£0		0.5% for 2 years from date of completion	2.18	

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment and Interest Only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.

**Variable Rate Mortgages**

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
RMVR	90%	4.99	None	£5,000	None	0	Free standard mortgage valuation. Free standard legal fees for remortgage only.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

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**Remortgage Only –  
Fixed Rate Mortgages**

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/01/2021	75%	1.93	£0	£0	2% until 31/01/2020 1% until 31/01/2021	£275 cashback following completion & free standard mortgage valuation.
<b>5 Year</b> Fixed until 31/01/2024	75%	2.19	£0	£0	5% until 31/01/2021 4% until 31/01/2022 3% until 31/01/2023 2% until 31/01/2024	£275 cashback following completion & free standard mortgage valuation.
OTHER INFORMATION					OVERPAYMENTS ALLOWED	
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for product transfer.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>					10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.	
All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.						

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**Purchase Only –  
Fixed Rate Mortgages**

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/01/2021	95%	3.09	£0	£0	2% until 31/01/2020	Free standard mortgage valuation.
		2.95	£495		1% until 31/01/2021	
<b>5 Year</b> Fixed until 31/01/2024	95%	3.59	£0	£0	5% until 31/01/2021	Free standard mortgage valuation.
		3.53	£495		4% until 31/01/2022 3% until 31/01/2023 2% until 31/01/2024	

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

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## Fixed Rate Mortgages with cashback (Customers using a LISA for purchase)

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/01/2021	85%	2.30	£0	£80,000	2% until 31/01/2020 1% until 31/01/2021	£500 cashback following completion & free standard mortgage valuation.
	90%	2.46				
	95%	3.53				
<b>3 Year</b> Fixed until 31/01/2022	85%	2.64	£0	£125,000	3% until 31/01/2020 2% until 31/01/2021 1% until 31/01/2022	£1,000 cashback following completion & free standard mortgage valuation.
	90%	2.89				
	95%	3.69				
<b>5 Year</b> Fixed until 31/01/2024	85%	2.69	£0	£125,000	5% until 31/01/2021 4% until 31/01/2022 3% until 31/01/2023 2% until 31/01/2024	£1,000 cashback following completion & free standard mortgage valuation.
	90%	2.79				
	95%	3.76				

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>• Exclusive to clients using a LISA to buy their first home.</li> <li>• No application fees apply.</li> <li>• Repayment only.</li> <li>• <b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.

## Base Rate Tracker Variable Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
<b>2 Year</b> Fixed until 31/01/2021	95%	2.99 (BoEBR + 2.24%)	£495	£0	None	2.99	Free standard mortgage valuation.
		2.99 (BoEBR + 2.24%)	£0		0.5% for 2 years from date of completion		

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>• No application fees apply.</li> <li>• Repayment only.</li> <li>• <b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

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# Help to Buy – Fixed Rate New Purchases Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 31/05/2021	75%	2.29	£0	£80,000	2% until 31/05/2020 1% until 31/05/2021	£500 cashback following completion & free standard mortgage valuation.
		2.09	£0	£0		Free standard mortgage valuation.
		1.79	£995	£0		
	80%	2.18	£0	£0		
5 Year Fixed until 31/05/2024	75%	2.69	£0	£125,000	5% until 31/05/2021 4% until 31/05/2022 3% until 31/05/2023 2% until 31/05/2024	£1,000 cashback following completion & free standard mortgage valuation.
		2.39	£0	£0		Free standard mortgage valuation.
		2.19	£995	£0		
	80%	2.55	£0	£0		

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.

## Fixed Rate Remortgage for Help to Buy

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 31/05/2021	75%	2.39	£0	£80,000	2% until 31/05/2020 1% until 31/05/2021	£500 cashback following completion & free standard mortgage valuation.
5 Year Fixed until 31/05/2024	75%	2.54	£0	£80,000	5% until 31/05/2021 4% until 31/05/2022 3% until 31/05/2023 2% until 31/05/2024	£500 cashback following completion & free standard mortgage valuation.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available to existing customers.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

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# Shared Ownership – Fixed Rate New Purchase Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/01/2021	90%	2.24	£995	£25,000	2% until 31/01/2020	Free standard mortgage valuation.
		2.68	£0	£25,000		
		3.09	£0	£85,000	1% until 31/01/2021	£500 cashback following completion & free standard mortgage valuation.
<b>5 Year</b> Fixed until 31/01/2024	90%	2.79	£995	£25,000	5% until 31/01/2021	Free standard mortgage valuation.
		2.99	£0	£25,000	4% until 31/01/2022	
		3.29	£0	£85,000	3% until 31/01/2023 2% until 31/01/2024	£500 cashback following completion & free standard mortgage valuation.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.
All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.	

## Fixed Rate Remortgage Shared Ownership Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 30/01/2021	90%	3.09	£0	£85,000	2% until 31/01/2020 1% until 31/01/2021	£500 cashback following completion & free standard mortgage valuation.
		3.04				Free standard legal fees & free standard mortgage valuation.
<b>5 Year</b> Fixed until 30/01/2024	90%	3.29	£0	£85,000	5% until 31/01/2021 4% until 31/01/2022 3% until 31/01/2023 2% until 31/01/2024	£500 cashback following completion & free standard mortgage valuation.
		3.24				Free standard legal fees & free standard mortgage valuation.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.
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# Existing Customers Only – Fixed Rate Mortgages

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 31/03/2021	60%	1.80	£0	£0	2% until 31/03/2020 1% until 31/03/2021	Free standard mortgage valuation.
		1.49	£995			
	70%	1.98	£0			
	75%	1.56	£995			

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment and Interest Only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.

## Help to Buy Fixed Rate Mortgages for existing customers only (product switch)

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
2 Year Fixed until 31/03/2021	75%	2.28	£0	£0	2% until 31/03/2020 1% until 31/03/2021	Free standard mortgage valuation.
		1.79	£995	£0		
5 Year Fixed until 31/03/2024	75%	2.53	£0	£0	5% until 31/01/2021 4% until 31/01/2022 3% until 31/01/2023 2% until 31/01/2024	Free standard mortgage valuation.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.

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**Base Rate Tracker Variable Mortgages for existing customers only**

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	While based on BoEBR, pay rate will never fall below %	Incentives
3 Year	60%	1.89 (BoEBR + 1.14%)	£0	£0	None	1.89	Free standard mortgage valuation.
	75%	2.09 (BoEBR + 1.34%)				2.09	
	85%	2.34 (BoEBR + 1.59%)				2.34	
	90%	2.89 (BoEBR + 2.14%)				2.89	

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment and Interest Only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%</b></li> </ul>	Unlimited overpayments allowed.

All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.

**FOR INTERMEDIARY USE ONLY**

# Intermediary Exclusives – Purchase Only

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/12/2020	95%	2.82	£795	£0	2% until 31/12/2020 1% until 31/12/2021	Free standard legal fees.
<b>5 Year</b> Fixed until 31/12/2024	95%	3.68	£0	£125,000	5% until 31/03/2021 4% until 31/03/2022 3% until 31/03/2023	£1,000 cashback following completion & Free standard legal fees.
		3.49		£0	2% until 31/03/2024	Free standard legal fees.

OTHER INFORMATION	OVERPAYMENTS ALLOWED
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Not available for OMSE LIFT purchases.</li> <li>Repayment only.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%.</b></li> </ul>	10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.

All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.

**FOR INTERMEDIARY USE ONLY**

# LIFT - Open Market Share Equity (OMSE) Scheme

## Scotland Only

### Purchase Only

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/01/2021	90%	3.09	£0	£0	2% until 31/01/2020 1% until 31/01/2021	Free standard mortgage valuation.
<b>5 Year</b> Fixed until 31/01/2024	90%	3.59	£0	£0	5% until 31/01/2021 4% until 31/01/2022 3% until 31/01/2023 2% until 31/01/2024	Free standard mortgage valuation.
OTHER INFORMATION					OVERPAYMENTS ALLOWED	
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Repayment only.</li> <li>Only available for OMSE purchases under the LIFT scheme.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%</b></li> </ul>					10% overpayments per year. If product has no ERCs, unlimited overpayments allowed.	
All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.						

**FOR INTERMEDIARY USE ONLY**

# Larger Loan Range – Purchase & Remortgage

Term	Maximum Loan to Value (LTV)	Pay Rates %	Completion Fee	Minimum Loan Amount	Early Repayment Charges (ERC)	Incentives
<b>2 Year</b> Fixed until 31/01/2021	60%	1.69	£995	£1,000,000	2% until 31/01/2020	£1,271 towards standard mortgage valuation.
	75%	1.79			1% until 31/01/2021	
<b>5 Year</b> Fixed until 31/01/2024	60%	1.99	£995	£1,000,000	5% until 31/01/2021	£1,271 towards standard mortgage valuation.
	75%	2.19			4% until 31/01/2022 3% until 31/01/2023 2% until 31/01/2024	
<b>OTHER INFORMATION</b>					<b>OVERPAYMENTS ALLOWED</b>	
<ul style="list-style-type: none"> <li>No application fees apply.</li> <li>Interest only repayment is acceptable across this range.</li> <li><b>For the remainder of the term of the mortgage, our RMVR is currently 4.99%</b></li> </ul>					10% overpayments per year.	
All rates shown (including follow on rates) are inclusive of the 0.25% Direct Debit discount.						