

Account Type	2 Year Discount Buy to Let	2 Year Discount Buy to Let HMO	5 Year Fixed Rate Buy to Let	5 Year Fixed Rate Buy to Let HMO
<b>Initial Rate</b>	3.49% which includes a 1.71% discount from our standard variable rate for 2 years, followed by our standard variable rate, currently 5.20% for the remainder of the term.  The overall cost for comparison is 5.1% APRC representative.	3.74% which includes a 1.46% discount from our standard variable rate for 2 years, followed by our standard variable rate, currently 5.20% for the remainder of the term.  The overall cost for comparison is 5.2% APRC representative.	3.79% fixed until 28.02.2025  The overall cost for comparison is 4.7% APRC representative.	4.24% fixed until 28.02.2025  The overall cost for comparison is 4.9% APRC representative.
<b>Incentives</b>	Up to 10% capital repayments allowed per annum without incurring an early repayment charge.		Up to 10% capital repayments allowed per annum without incurring an early repayment charge.	
<b>Early Repayment Charge</b>	A full or partial capital repayment, which exceeds 10% of the capital balance amount in any one year during the discount period, will attract an early repayment charge of 3% on the excess payment in the first year followed by 2% in the second year.		A full or partial capital repayment, which exceeds 10% of the capital balance amount in any one year during the fixed rate period, will attract an early repayment charge on the excess payment of:  5% to 28.02.2021 4% from 01.03.2021 to 28.02.2022 3% from 01.03.2022 to 28.02.2023 2% from 01.03.2023 to 28.02.2024 2% from 01.03.2024 to 28.02.2025	
<b>Arrangement Fee</b>	£999 - This can be added to the loan however this will result in interest being charged on it making the overall cost of the fee greater over the term of the mortgage.			

<b>Representative Example</b>	<p>A mortgage of £100,000 payable over 18 years on an initial rate of 3.49% which includes a 1.71% discount from our standard variable rate for 2 years followed by our standard variable rate, currently 5.20%, for the remaining 16 years would require 24 monthly payments of £624.16 and 192 monthly payments of £704.71.</p> <p>The total amount payable would be £151,883.16 made up of the loan amount plus interest (£50,284.16), arrangement fee (£999), standard valuation fee (£180), Solicitor fee (£250), funds transfer fee (£15) and a Mortgage Exit Fee (£155).</p> <p><b>The overall cost for comparison is 5.1% APRC representative.</b></p>
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**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority