

Account Type	2 Year Discount Mortgage	3 Year Discount Mortgage
<b>Initial Rate</b>	<p>2.39% which includes a 2.81% discount from our standard variable rate for 2 years, followed by our standard variable rate, currently 5.20% for the remainder of the term.</p> <p>The overall cost for comparison is 4.5% APRC representative.</p>	<p>2.35% which includes a 2.85% discount from our standard variable rate for 3 years, followed by our standard variable rate, currently 5.20% for the remainder of the term.</p> <p>The overall cost for comparison is 3.9% APRC representative.</p>
<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 discount period, will attract an early repayment charge of 3% on the excess payment in the first two years followed by 2% in the third year.
<b>Arrangement Fee</b>	None	None

<b>Representative Example</b>	<p>A mortgage of £120,000 payable over 15 years on an initial rate of 2.39% which includes a 2.81% discount from our standard variable rate for 2 years followed by our standard variable rate, currently 5.20%, for the remaining 13 years would require 24 monthly payments of £793.95 and 156 monthly payments of £939.53.</p> <p>The total amount payable would be £165,776.48 made up of the loan amount plus interest (£45,621.48) and a Mortgage Exit Fee (£155).</p> <p><b>The overall cost for comparison is 4.5% APRC representative.</b></p>
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Account Type	5 Year Fixed Mortgage	3 Year Discount Offset Mortgage
<b>Initial Rate</b>	2.99% fixed until 28.02.2025  The overall cost for comparison is 3.5% APRC representative.	2.65% which includes a 2.55% discount from our standard variable rate for 3 years followed by our standard variable rate for the remainder of the term, currently 5.20%.  The overall cost for comparison is 4.6% APRC representative.  <b>Only available if the whole loan is changed over to offset at the same time – ask us for details</b>
<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.  Offset saving facility - ask for details
<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 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	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.
<b>Arrangement Fee</b>	None	None