

Account Type	Initial Rate	Followed by our Standard Variable Rate, currently	Overall Cost for Comparison	Arrangement Fee	Early Repayment Charge	Representative Example
Retirement Mortgage 5 Year Discount	4.70%	5.20%	<b>5.2% APRC representative</b>	None	None	<p>A mortgage of £50,000 payable over 20 years on an initial rate of 3.49% which includes a 1.71% discount from our standard variable rate for 3 years followed by our standard variable rate, currently 5.20%, for the remaining 17 years would require 36 monthly payments of £145.42 and 204 monthly payments of £216.67.</p> <p>The total amount payable would be £100,639.80 made up of the loan amount plus interest (£49,435.80), arrangement fee (£499), valuation fee (£285), 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>
Retirement Mortgage 5 Year Discount with LPA*	3.95%		<b>5.0% APRC representative</b>			
Retirement Mortgage 3 Year Discount with LPA*	3.49%		<b>5.1% APRC representative</b>	£499 This can be added to the loan however this will result in interest being charged on it making the overall fee greater over the term of the mortgage.	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.	
Retirement Mortgage 3 Year Offset with LPA*	3.49%		<b>5.1% APRC representative</b>			

\*To be eligible for this product the borrower(s) must have a Property and Financial Affairs Lasting Power of Attorney (LPA). This is a legal tool that allows you to appoint someone to make decisions about your money and property on your behalf.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**