

# Interest rates for House Purchase

|     | 5 Year Fixed<br>Product code<br>BBB0011 |       | 7 Year Fixed<br>Product code<br>BBB0012 |       | 10 Year Fixed<br>Product code<br>BBB0013 |       | 12 Year Fixed<br>Product code<br>BBB0014 |       | 15 Year Fixed<br>Product code<br>BBB0015 |       | Standard<br>Variable Rate<br>(SVR) |
|-----|---|-------|---|-------|--|-------|--|-------|--|-------|------------------------------------|
| LTV | Rate                                    | APRC  | Rate                                    | APRC  | Rate                                     | APRC  | Rate                                     | APRC  | Rate                                     | APRC  | Rate                               |
| 95% | 5.80%                                   | 7.51% | 5.75%                                   | 7.19% | 5.70%                                    | 6.79% | 5.75%                                    | 6.63% | 5.80%                                    | 6.44% | 8.20%                              |
| 90% | 5.54%                                   | 7.22% | 5.49%                                   | 6.90% | 5.44%                                    | 6.51% | 5.49%                                    | 6.36% | 5.54%                                    | 6.16% | 7.90%                              |
| 85% | 5.39%                                   | 7.07% | 5.34%                                   | 6.75% | 5.29%                                    | 6.36% | 5.34%                                    | 6.20% | 5.39%                                    | 6.01% | 7.75%                              |
| 80% | 5.37%                                   | 7.00% | 5.32%                                   | 6.70% | 5.27%                                    | 6.32% | 5.32%                                    | 6.16% | 5.37%                                    | 5.98% | 7.65%                              |
| 75% | 5.34%                                   | 6.93% | 5.29%                                   | 6.64% | 5.24%                                    | 6.27% | 5.29%                                    | 6.12% | 5.34%                                    | 5.94% | 7.55%                              |
| 60% | 5.30%                                   | 6.90% | 5.25%                                   | 6.61% | 5.20%                                    | 6.24% | 5.25%                                    | 6.09% | 5.30%                                    | 5.91% | 7.50%                              |

| ERCs | No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds. If refinancing / remortgaging these charges apply: |                                  |   |   |  |  |  |  |  |  |  |
|------|---|----------------------------------|---|---|--|--|--|--|--|--|--|
|      | 5% / 4% / 3% / 2% / 1%  | 7% / 6% / 5% / 4% / 3% / 2% / 1% | 9% / 9% / 8% / 7% / 6% / 5% / 4% / 3% / 2% / 1% | 9% / 9% / 9% / 9% / 8% / 7% / 6% / 5% / 4% / 3% / 2% / 1% | 9% / 9% / 9% / 9% / 9% / 9% / 9% / 8% / 7% / 6% / 5% / 4% / 3% / 2% / 1% |  |  |  |  |  |  |

Completion fee: £995      Free valuation (for properties up to £750k in Greater London and £500k in the rest of England & Wales).      Application fee: £195 (non-refundable)

