

Mortgage Product Comparison Rate Card

Get in touch

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 www.ipswich-intermediaries.co.uk

Rates correct as at 1 October 2019

FOR PROFESSIONAL INTERMEDIARY USE ONLY

Outline Lending Criteria

LENDING AREA: England and Wales**PROPERTY:**

All FREEHOLD considered (except flats and maisonettes).

LEASEHOLD - Minimum 85 years left on lease at the start of your mortgage.

NEW BUILD - Houses considered to a maximum of 95%. New Build flats considered up to 75% in Norfolk, Suffolk, Cambridgeshire, Essex, Hertfordshire and London. Shared Ownership New Build Flats considered up to 95% LTV.

MORTGAGE TERM:

Minimum 5 years, maximum 40 years. (Buy to Let maximum of 25 years.)

STATUS:

All loans are subject to status and valuation. Borrowers must be aged 18 or over. First charge over the property is required.

LOAN SIZE:

Minimum loan is £25,000 (£75,000 BTL). For large loan products the minimum loan is £500,000. See overleaf for maximum loan on each product.

PORTABILITY:

All of our current mortgage products are portable.

SHARED OWNERSHIP:

Available on Shared Ownership products only. LTV maximum 95% of the share. Minimum share 25%. Subject to Lease meeting Society's Shared Ownership terms and conditions.

SELF BUILD:

Available on self build products only, with maximum 80% LTV.

RIGHT TO BUY / RIGHT TO ACQUIRE:

Available on all products except Specialist, Expat, BTL and Shared Ownership. Additional funds can be borrowed for home improvements only. Maximum LTV 80% of open market value. 100% of discounted purchase price considered.

BORROWING FOR HOME IMPROVEMENTS:

Up to a maximum 95% LTV. Borrowers can apply once their mortgage has been held for 6 months, subject to all payments being made.

BORROWING FOR CONSOLIDATION OF DEBTS PROVIDING:

The total loan including the existing mortgage exceeds £25,000.

- The total loan does not exceed 90% LTV.
- No debt consolidation considered on BTL.

BORROWING FOR CAPITAL RAISING**PROVIDING:**

- Total loan including existing mortgage exceeds £25,000.
- The total loan does not exceed 95% LTV.

BUY TO LET

- Maximum portfolio 3 properties including new application.
- Total borrowing to individual/joint borrowers with Ipswich Building Society not to exceed £750,000. 145% rental cover required on existing portfolio.

Requirements:

- No new build flats, studio flats, basement flats, ex local authority flats/maisonettes, flats above 5 storeys or flats above commercial property.
- Properties must be let on an approved Assured Shorthold Tenancy.
- Properties must not be houses in multiple occupation (HMOs) which require licensing.
- The let will be to an individual (includes couples and families) but not to a company or business.
- The buildings insurance policy must provide a minimum of £1,000,000 public liability cover.
- Multi-lets and student lets are not acceptable.

Applicants must:

- currently or have previously owned their own home
- be a UK resident not be in arrears with any mortgage they currently have
- be in receipt of income from employment/self employment pension or investments
- have a minimum income of £25,000. In the case of joint applicants, one applicant must have the minimum required amount
- have a valid Energy Performance Certificate (EPC), minimum Grade E.

BUY TO LET EXPAT

Maximum portfolio 3 properties including new application.

Total borrowing to individual/joint borrowers with Ipswich Building Society not to exceed £750,000. Minimum loan for Buy To Let Expat is £75,000. 145% rental cover required on existing portfolio.

Requirements:

- No new build flats, studio flats, basement flats, ex local authority flats/maisonettes, flats above 5 storeys or flats above commercial property
- Properties must be let on an approved Assured Shorthold Tenancy
- Properties must not be houses in multiple occupation (HMOs) which require licensing
- The let will be to an individual (includes couples and families) but not to a company or business
- The buildings insurance policy must be in joint names with the Society and provide a minimum of £1,000,000 public liability cover
- Multi-lets and student lets are not acceptable

Applicants must:

- currently or have previously owned their own home
- be a UK citizen
- not be in arrears with any mortgage they currently have
- must be in receipt of income from employment/self employment pension or investment
- have a minimum income of £40,000 (£ Sterling equivalent). In the case of joint applicants, one applicant must have the minimum required figure and joint income must be at least £65,000 or equivalent
- For applicants utilising top slicing income must be originated in £ Sterling.

INTEREST:

Interest is calculated on a daily basis. Additional payments over and above the monthly repayment immediately result in a reduction of the amount on which interest is charged.

REPAYMENT METHODS:

Loans can be taken on a repayment, interest only or part repayment/part interest only basis.

EARLY REPAYMENT CHARGE (ERC):

Some of our products have an Early Repayment Charge - full details are overleaf. Where a loan is redeemed as a result of the death of a borrower there will be no early repayment charge.

HIGHER LENDING CHARGE (HLC):

From time to time, we may decide to charge a higher lending fee. If this is the case it will be indicated in the 'Higher Lending Charge' column on the inside of this leaflet.

PROPERTY VALUATION CHARGE:

Where a product provides a 'FREE' valuation, we will pay for a standard mortgage valuation only, provided our nominated valuer is used. Where a product states 'fee assisted legals' we will pay for standard remortgage work only, provided our nominated solicitor is used.

HOME INSURANCE:

You will be required to take out buildings insurance to insure your property against the usual perils. The Society will be happy to provide quotations for this insurance but if you wish you can arrange your own cover. A copy of the policy and schedule must be supplied to your Solicitor before completion.

MONTHLY PAYMENTS:

Payments will be taken from your bank or building society account on (or shortly after) the 1st of each month. If completion takes place within 10 days of the month end then your first full monthly mortgage payment will be collected by Direct Debit 10 days after this completion date. Thereafter all future payments will be requested on 1st of the month for the remainder of the mortgage term.

SELF EMPLOYED

Acceptable accountant qualifications: the accountant must be suitably qualified and have been acting for the applicant for at least 18 months. Suitably qualified Accountants are defined as either an Associate or Fellow of:

- Institute of Chartered Accountants in England & Wales (ICAEW/ACA/FCA)
- Association of Chartered Certified Accountants (ACCA/FCCA)
- Chartered Institute of Public Finance & Accountancy (CPFA)
- Chartered Institute of Management Accountants (CIMA)
- Association of International Accountants (AIAA/FAIA)
- Chartered Institute of Taxation (CTA) Association of Accounting Technicians (AAT) - must also be member of CTA
- Association of Taxation Technicians (ATT) - must also be member of CTA

Purchase Price/Estimated Value Not Exceeding £	Standard Mortgage Valuation £	Standard Remortgage Valuation £	Homebuyer Report £
50,000	£80.00	£135.00	£230.00
100,000	£115.00	£135.00	£305.00
150,000	£125.00	£135.00	£365.00
200,000	£160.00	£135.00	£420.00
250,000	£180.00	£135.00	£475.00
300,000	£200.00	£135.00	£525.00
350,000	£240.00	£135.00	£575.00
400,000	£270.00	£135.00	£615.00
450,000	£290.00	£135.00	£660.00
500,000	£315.00	£135.00	£775.00
Over 500,000	On request	On request	On request

Product Code	Product	Current Rate	Standard Variable Rate For the rest of the mortgage, currently	APRC*	End Date	Available For	Max Loan to Value	Max Loan Amount	Distribution	Application Fee Payable with application, non-refundable	Completion Fee	Valuation Fee Payable with application. Always payable for properties >£1m	Higher Lending Charge	CHAPS Fee For transfer of funds to solicitor	Additional Information	Early Repayment Charges
RESIDENTIAL STANDARD																
PUR15172 REM72244 1M72245	2 Year Fixed Rate	2.75%	5.74%	5.3%	31/12/2021	Purchase Remortgage	75%	£750k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
PUR11077 REM67109 1M67110	2 Year Discount Rate	2.50% (Standard Variable Rate minus 3.24%)	5.74%	5.5%	2 years from completion date	Purchase Remortgage	75%	£750k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 Years from completion date
PUR15173 REM72246 1M72247	2 Year Fixed Rate	2.99%	5.74%	5.4%	31/12/2021	Purchase Remortgage	90%	£500k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
PUR11076 REM67107 1M67108	2 Year Discount Rate	2.74% (Standard Variable Rate minus 3.00%)	5.74%	5.5%	2 years from completion date	Purchase Remortgage	90%	£500k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 Years from completion date
STANDARD PUR15174 REM72248 GIFTED DEPOSIT PUR15175	2 Year Fixed Rate	3.45%	5.74%	5.5%	31/12/2021	Purchase Remortgage	95%	£500k	Direct Intermediary	£199	£800	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	3% Until 31/12/2021
STANDARD PUR11062 REM67085 1M67086 GIFTED DEPOSIT PUR11069	2 Year Discount Rate	3.14% (Standard Variable Rate minus 2.60%)	5.74%	5.5%	2 years from completion date	Purchase Remortgage	95%	£500k	Direct Intermediary	£199	FREE	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 Years from completion date
PUR15190 REM72271 1M72272	5 Year Fixed Rate	2.99%	5.74%	4.7%	31/12/2024	Purchase Remortgage	95%	£500k	Direct Intermediary	£199	£300	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 10% of original loan [Remortgage only: Fee assisted legals]	5% Until 31/12/2024
RESIDENTIAL LOCAL EXCLUSIVE																
Exclusively available where the property is based in our heartland area - Suffolk, Norfolk, Essex, Cambs, Beds, Herts and Bucks. Available for first time buyers only - for joint applications one applicant must be a first time buyer.																
STANDARD PUR15185 GIFTED DEPOSIT PUR15186	2 Year Fixed Rate	2.93%	5.74%	5.3%	31/12/2021	Purchase	95%	£500k	Direct Intermediary	FREE	£800	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	3% Until 31/12/2021
STANDARD PUR11093 GIFTED DEPOSIT PUR11094	2 Year Discount Rate	2.73% (Standard Variable Rate minus 3.01%)	5.74%	5.4%	2 years from completion date	Purchase	95%	£500k	Direct Intermediary	FREE	FREE	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	1% Until 2 Years from completion date

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BUY TO LET																
STANDARD PUR24033 REM24034 1M24035 TOP SLICING PUR24036 REM24037 1M24038	BUY TO LET 2 Year Discount Rate	2.95% (Standard Variable Rate minus 2.79%)	5.74%	5.4%	2 years from completion date	Purchase Remortgage	80%	£500K	Direct Intermediary	£199	£950	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 years from completion date
PUR29169 REM29170 1M29181	LOW LOAN BUY TO LET 2 Year Fixed Rate	2.95%	5.74%	5.4%	31/12/2021	Purchase Remortgage	80%	£150k	Direct Intermediary	£199	0.5% of loan amount	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
STANDARD PUR29166 REM29167 1M29168 TOP SLICING PUR29177 REM29178 1M29179	BUY TO LET 2 Year Fixed Rate	3.15%	5.74%	5.4%	31/12/2021	Purchase Remortgage	80%	£500K	Direct Intermediary	£199	£950	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
PUR29159 REM29160 1M29161	BUY TO LET 5 Year Fixed Rate	3.40%	5.74%	4.9%	31/12/2024	Purchase Remortgage	80%	£500K	Direct Intermediary	£199	£950	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	5% Until 31/12/2024
HOLIDAY LET																
Exclusively available where the property is based in our heartland area - Suffolk, Norfolk, Essex, Cambs, Beds, Herts and Bucks.																
STANDARD PUR24049 REM24050 1M24051	BUY TO LET 2 Year Discount Rate	2.80% (Standard Variable Rate minus 2.94%)	5.74%	5.4%	2 years from completion date	Purchase Remortgage	80%	£500K	Direct Intermediary	£199	£950	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 years from completion date
STANDARD PUR29171 REM29172 1M29173	BUY TO LET 2 Year Fixed Rate	2.95%	5.74%	5.4%	31/12/2021	Purchase Remortgage	80%	£500K	Direct Intermediary	£199	£950	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
STANDARD PUR29174 REM29175 1M29176	BUY TO LET 3 Year Fixed Rate	3.10%	5.74%	5.2%	31/12/2022	Purchase Remortgage	80%	£500K	Direct Intermediary	£199	£950	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2022

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LARGE LOAN																
PUR11078 REM67111 1M67112	LARGE LOAN 2 Year Discount Rate	3.34% (Standard Variable Rate minus 2.40%)	5.74%	5.4%	2 years from completion date	Purchase Remortgage	90%	£750k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 years from Completion date
PUR15176 REM72249 1M72250	LARGE LOAN 2 Year Fixed Rate	3.59%	5.74%	5.4%	31/12/2021	Purchase Remortgage	90%	£750k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
BORROWING INTO LATER LIFE																
Products available for applicant(s) over age 50. For joint applications, one applicant must be age 50 or older.																
PUR11079 REM67113 1M67114	LATER LIFE 2 Year Discount Rate	2.50% (Standard Variable Rate minus 3.24%)	5.74%	5.4%	2 years from completion date	Purchase Remortgage	75%	£750k	Direct Intermediary	£199	£500	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Unlimited fee free overpayments. [Remortgage only: Fee assisted legals]	Not Applicable
PUR15177 REM72251 1M72252	LATER LIFE 2 Year Fixed Rate	2.75%	5.74%	5.3%	31/12/2021	Purchase Remortgage	75%	£750k	Direct Intermediary	£199	£500	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
PUR11096 REM67137 1M67138	LATER LIFE 5 Year Discount Rate	2.75% (Standard Variable Rate minus 2.99%)	5.74%	4.9%	5 years from completion date	Purchase Remortgage	75%	£750k	Direct Intermediary	£199	£500	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	2% Until 3 years from completion date
PUR15178 REM72253 1M72254	LATER LIFE 5 Year Fixed Rate	3.25%	5.74%	4.8%	31/12/2024	Purchase Remortgage	75%	£750k	Direct Intermediary	£199	£500	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	5% Until 31/12/2024

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SELF EMPLOYED - SPECIALIST																
Note: Applicant's accountant must be suitably qualified in accordance with Lending Policy. Income is verified to the 12 months accounts in the first instance or via HMRC self assessments (SA302). The applicant must be in the same line of work as that carried out for the previous three years. Minimum 1 years accounts.																
PUR15180 REM72256 1M72257	SELF EMPLOYED 2 Year Fixed Rate	3.09%	5.74%	5.4%	31/12/2021	Purchase Remortgage	90%	£500k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
PUR11080 REM67115 1M67116	SELF EMPLOYED 2 Year Discount Rate	2.84% (Standard Variable Rate minus 2.90%)	5.74%	5.5%	2 years from completion date	Purchase Remortgage	90%	£500k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 years from completion date
SELF EMPLOYED - PROFESSIONAL																
Note: For self employed applicants in a professional occupation (i.e. Solicitors, Architects, Accountants, Dentists, Doctors, Surveyors, Pharmacists, Vets, and Optometrists) and are working as part of an established partnership (of at least three years). 1 years' accounts+ - considered up to 90% LTV. Less than 1 years accounts and established firm - considered up to 75% LTV.																
PUR15181 REM72258 1M72259	SELF EMPLOYED 2 Year Fixed Rate	3.09%	5.74%	5.4%	31/12/2021	Purchase Remortgage	90%	£500k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
PUR11082 REM67119 1M67120	SELF EMPLOYED 2 Year Discount Rate	2.84% (Standard Variable Rate minus 2.90%)	5.74%	5.5%	2 years from completion date	Purchase Remortgage	90%	£500k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 years from completion date
CONTRACTOR																
Excludes CIS scheme.																
PUR15182 REM72260 1M72261	CONTRACTOR 2 Year Fixed Rate	3.09%	5.74%	5.4%	31/12/2021	Purchase Remortgage	90%	£500k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	3% Until 31/12/2021
PUR11081 REM67117 1M67118	CONTRACTOR 2 Year Discount Rate	2.84% (Standard Variable Rate minus 2.90%)	5.74%	5.5%	2 years from completion date	Purchase Remortgage	90%	£500k	Direct Intermediary	£199	£800	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan [Remortgage only: Fee assisted legals]	1% Until 2 years from completion date

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EXPAT RESIDENTIAL																
PUR11095 REM67136	EXPAT RESIDENTIAL 2 Year Discount Rate	2.80% (Standard Variable Rate minus 2.94%)	5.74%	5.5%	2 years from completion date	Purchase Remortgage	80%	£500k	Direct Intermediary	£199	£800	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	1% Until 2 years from completion date
PUR15179 REM72255	EXPAT RESIDENTIAL 2 Year Fixed Rate	3.10%	5.74%	5.4%	31/12/2021	Purchase Remortgage	80%	£500k	Direct Intermediary	£199	£800	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	3% Until 31/12/2021
PUR15187 REM72266	EXPAT RESIDENTIAL 5 Year Fixed Rate	3.34%	5.74%	4.9%	31/12/2024	Purchase Remortgage	80%	£500k	Direct Intermediary	£199	£800	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	5% Until 31/12/2024
EXPAT BUY TO LET																
STANDARD PUR24045 REM24046 TOP SLICING PUR24047 REM24048	EXPAT BUY TO LET 2 Year Discount Rate	3.00% (Standard Variable Rate minus 2.74%)	5.74%	5.4%	2 years from completion date	Purchase Remortgage	75%	£500k	Direct Intermediary	£199	£999	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	1% Until 2 years from completion date
PUR29164 REM29165	EXPAT BUY TO LET 2 Year Fixed Rate	3.35%	5.74%	5.4%	31/12/2021	Purchase Remortgage	75%	£500k	Direct Intermediary	£199	£999	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	3% Until 31/12/2021
PUR29162 REM29163	EXPAT BUY TO LET 5 Year Fixed Rate	3.50%	5.74%	4.9%	31/12/2024	Purchase Remortgage	75%	£500k	Direct Intermediary	£199	£999	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	5% Until 31/12/2024
SELF BUILD																
PUR46044 REM46045	SELF BUILD 2 Year Discount Rate	3.99% (Standard Variable Rate minus 1.75%)	5.74%	5.6%	2 years from completion date	Purchase Remortgage	80%	£750K	Direct Intermediary	£199	£1,000	Based on property valuation	-	£35	Fee free overpayments up to 50% of original loan	3% for 12 months from completion date

Product Code	Product	Current Rate	Standard Variable Rate For the rest of the mortgage, currently	APRC*	End Date	Available For	Max Loan to Value	Max Loan Amount	Distribution	Application Fee Payable with application, non-refundable	Completion Fee	Valuation Fee Payable with application. Always payable for properties >£1m	Higher Lending Charge	CHAPS Fee For transfer of funds to solicitor	Additional Information	Early Repayment Charges
SHARED OWNERSHIP																
PUR40093 REM40094 STC40095	SHARED OWNERSHIP 2 Year Fixed Rate	3.25%	5.74%	5.4%	31/12/2021	Purchase Remortgage	90% of the share (80% of the property value)	£500k	Direct Intermediary	FREE	FREE	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	-	Fee free overpayments up to 50% of original loan. Remortgage (excluding staircasing): fee assisted legals Minimum loan amount: £50k	3% Until 31/12/2021
PUR40099 REM40100 STC40101	SHARED OWNERSHIP 2 Year Fixed Rate	3.50%	5.74%	5.4%	31/12/2021	Purchase Remortgage	95% of the share (80% of the property value)	£500k	Direct Intermediary	FREE	FREE	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	-	Fee free overpayments up to 50% of original loan. Remortgage (excluding staircasing): fee assisted legals Minimum loan amount: £50k	3% Until 31/12/2021
PUR35032 REM35033 STC35034	SHARED OWNERSHIP 2 Year Discount Rate	3.25% (Standard Variable Rate minus 2.49%)	5.74%	5.4%	2 years from completion date	Purchase Remortgage	95% of the share (80% of the property value)	£500k	Direct Intermediary	FREE	FREE	Purchase: Based on property valuation Remortgage: FREE (up to max property value £1m)	-	-	Fee free overpayments up to 50% of original loan. Remortgage (excluding staircasing): fee assisted legals Minimum loan amount: £50k	1% Until 2 years from completion date
LIKE FOR LIKE																
REM67134 1M67135	RESIDENTIAL 2 Year Discount Rate	2.55% (Standard Variable Rate minus 3.19%)	5.74%	5.5%	2 years from completion date	Remortgage	80%	£750k	Direct Intermediary	£199	£800	FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan Fee assisted legals	1% Until 2 years from completion date
REM72267 1M72268	RESIDENTIAL 2 Year Fixed Rate	2.80%	5.74%	5.3%	31/12/2021	Remortgage	80%	£750k	Direct Intermediary	£199	£800	FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan Fee assisted legals	3% Until 31/12/2021
REM67130 1M67131	LATER LIFE 2 Year Discount Rate	2.50% (Standard Variable Rate minus 3.24%)	5.74%	5.4%	2 years from completion date	Remortgage	75%	£750k	Direct Intermediary	£199	£500	FREE (up to max property value £1m)	-	£35	Unlimited fee free overpayments. Fee assisted legals	Not Applicable
REM72269 1M72270	LATER LIFE 2 Year Fixed Rate	2.75%	5.74%	5.3%	31/12/2021	Remortgage	75%	£750k	Direct Intermediary	£199	£500	FREE (up to max property value £1m)	-	£35	Fee free overpayments up to 50% of original loan Fee assisted legals	3% Until 31/12/2021
REM40106	SHARED OWNERSHIP 2 Year Fixed Rate	3.25%	5.74%	5.4%	31/12/2021	Remortgage	90% of the share (80% of the property value)	£500k	Direct Intermediary	FREE	FREE	FREE (up to max property value £1m)	-	-	Fee free overpayments up to 50% of original loan. Fee assisted legals Minimum loan amount: £50k	3% Until 31/12/2021

Here to help

Kate Ley **Head of Mortgage Sales**

Kate joined us in 2017, following 15 years in mortgage broking and lending. Kate enjoys working with people, especially coaching and mentoring her team to grow in confidence and make a difference.

Away from the office, Kate is often on holiday and loves long haul travel to experience different cultures and foods along with her husband and their son.

Kate is: honest, open minded and analytical.



Ian Stockley **Business Development Manager**

We welcomed Ian back to the Society for the second time in 2017, following 12 years with us previously. Ian enjoys helping intermediaries to meet their clients' needs, loves a challenge and enjoys that every day, and every enquiry, is different.

Ian is a keen sportsman and runner, and when he isn't at work can usually be found pounding the pavements in training for his next race.

Ian is: positive, motivated and has a can-do approach.



Andrew Sadler **Senior Business Development Manager**

Andrew has been with the Society since April 2015, and in the industry for over 20 years beforehand. There are few cases which Andrew hasn't seen before and he loves being out and about visiting brokers, but most of all to help place a case where other lenders may say no.

Andrew happily admits he is a geek at heart and is a keen Star Wars fan, with the 1977 original film the second film he ever saw in a cinema.

Andrew is: hard working, conscientious and loves hitting his targets.



Carly Scholes **Business Development Team Leader**

Carly joined the team in October 2018 and is already part of the furniture. She has been in the property industry since 2010 and was previously a broker assistant for a financial adviser, so certainly knows her stuff. Carly is always wanting to help and tries her best to get the results that her brokers desire.

Carly loves going out for dinner and drinks with friends and family as well as a quiet night in.

Carly is: chatty, knowledgeable and committed





Jamie Scales **Business Development Representative**

In July 2019 we welcomed Jamie back to the team, after having previously worked at the Society from 2001 to 2004 before embarking on a new career in estate agency. Jamie ensures his brokers are getting the best possible service and is always on the lookout for ways we can improve our offering.

Jamie loves all sports (especially football) and enjoys spending time with his family including his little pooch, Cassius.

Jamie is: straight-talking, motivated and loves a job well done



Tracey Coxall **Business Development Representative**

Tracey first joined the Society back in 2004 as a customer adviser in our branch network before making the move to the lending department, where she spent 4 years. Tracey loves working as part of a team and will do anything to get a great outcome for her brokers.

In her spare time Tracey enjoys swimming, dancing and singing and is a self-professed Gary Barlow superfan!

Tracey is: friendly, approachable and passionate about customer service

Gemma Reeve **Business Development Representative**

Gemma joined the Society in April 2019. Although a newcomer to the world of mortgages, Gemma previously worked in insurance and so understands financial services and the importance of looking after her customers.

Gemma loves all things theatre and if she's not watching the latest West End show, you can usually find her chilling out with a good book or planning her next trip to Disneyland.

Gemma is: enthusiastic, cheerful, dilligent

