

The Premier Broker Programme

Discounted Rate Card

With effect from 6 March 2016

THIS INFORMATION IS FOR THE USE OF PROFESSIONAL INTERMEDIARIES ONLY, WHO MUST BE AUTHORISED BY THE FCA TO GIVE ADVICE ON REGULATED MORTGAGE CONTRACTS

Product Name	Family Mortgages				Specialist Mortgages					
	Residential	Guarantor	Lending into Later Life	Second/Holiday Home	Self Employed	Contractors	Professional	CBTL/BTL/Holiday Let	Residential Development	Residential Bridging
Term	2 Year SVR Discount	2 Year SVR Discount	2 Year SVR Discount	2 Year SVR Discount	2 Year SVR Discount	2 Year SVR Discount	2 Year SVR Discount	2 Year SVR Discount	Up to 3 Years	1 Year Fixed
Initial Variable Rate Repayment	2.74%	2.74%	2.74%	3.94%	2.74%	2.74%	2.74%	3.94%		
Initial Variable Rate Interest-only	3.24%	3.24%	3.24%	3.94%	3.24%	3.24%	3.24%	3.94%	5.19%	5.19%
Followed by our SVR	4.19%	4.19%	4.19%	5.19%	4.19%	4.19%	4.19%	5.19%		
Available for	Purchase, Re-mortgage, Release of Equity	Purchase, Re-mortgage, Release of Equity	Purchase, Re-mortgage, Release of Equity	Purchase, Re-mortgage, Release of Equity	Purchase, Re-mortgage, Release of Equity	Purchase, Re-mortgage, Release of Equity	Purchase, Re-mortgage, Release of Equity	Purchase, Re-mortgage, Release of Equity	Knock down & re-build, Refurbishment, Self-build	Purchase, Release of Equity
Repayment type	Repayment, Interest-only, Part & Part	Repayment, Interest-only, Part & Part	Repayment, Interest-only, Part & Part	Repayment, Interest-only, Part & Part	Repayment, Interest-only, Part & Part	Repayment, Interest-only, Part & Part	Repayment, Interest-only, Part & Part	Repayment, Interest-only, Part & Part	Interest-only	Interest-only
APRC Repayment	4.1%	4.1%	4.1%	5.2%	4.1%	4.1%	4.1%	5.2%		
APRC Interest-only	4.3%	4.3%	4.3%	5.3%	4.3%	4.3%	4.3%	5.3%	6.6%	7.8%
Min/Max mortgage	£75,000 - £3,500,000	£75,000 - £3,500,000	£75,000 - £3,500,000	£75,000 - £2,000,000	£75,000 - £3,500,000	£75,000 - £3,500,000	£75,000 - £3,500,000	£75,000 - £2,000,000	£75,000 - £2,000,000	£75,000 - £2,000,000
Max Term Repayment	35 years	35 years	35 years	25 years	35 years	35 years	35 years	25 years		
Max Term Interest-only	15 years	15 years	15 years	15 years	15 years	15 years	15 years	15 years	3 years	1 year
Max LTV Repayment	80%	80%	80%	80%	80%	80%	80%	75%		
Max LTV Interest-only	75%	75%	75%	75%	75%	75%	75%	70%	65%	60%
Arrangement Fee	By arrangement (Min £1,000)	By arrangement (Min £1,000)	By arrangement (Min £1,000)	By arrangement (Min £1,000)	By arrangement (Min £1,000)	By arrangement (Min £1,000)	By arrangement (Min £1,000)	By arrangement (Min £1,000)	By arrangement (max 3% of advance)	By arrangement (max 3% of advance)
Admin Fee*	£25 (on application)	£25 (on application)	£25 (on application)	£25 (on application)	£25 (on application)	£25 (on application)	£25 (on application)	£25 (on application)	£25 (on application)	£25 (on application)
ERC's	None	None	None	None	None	None	None	None	None	None

*The fee charged to cover the administration involved with arranging the loan

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 157260

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