

# 1.69% Expat Residential Two Year Discount – 13232



**Complete**  
Your specialist mortgage distributor

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## Interest Rates

**6.50%**

Representing a 1.69% discount off our Residential Standard Variable Rate which is currently 8.19%

**8.3% APRC** (The overall cost for comparison)

## Main Features

Available for: Purchase and Remortgage

Min/Max Adv: £25,000/£1,500,000

Max Loan To Value: 90% (including arrangement fee)

Arrangement Fee: £999

Valuation Fee: Payable on application. See Valuation Fee leaflet.

Application Fee: £125

Early Repayment Charge (ERC): 1% of the current balance for the first year and 0.5% for the remaining year. (ERC is waived if applicant returns to the UK within ERC period and takes out a retention product)

Overpayments: 10% of the advance amount can be repaid per annum for two years without incurring a charge. A 1% charge is due on any amount repaid that exceeds 10% per annum for the first year and a 0.5% charge is due on any amount that exceeds 10% per annum in year two.

Restrictions: This mortgage must be repaid on a capital & interest or interest only basis. Please note that interest only mortgages are capped at 75% LTV.

Other Features: N/A

## Representative Example

A mortgage of **£333,096.00** payable over **30** years initially on discounted rate of **1.69%** below the Society's Residential Standard Variable Rate of **8.19%** for **2** years followed by our current Residential Standard Variable Rate of **8.19%** (variable) for the remaining mortgage term of **28** years, would require **24** monthly payments of **£2,105.39** and then **336** monthly payments of **£2,472.35**, plus one initial interest payment of **£1,838.87**.

The total amount payable would be **£884,711.83** made up of the loan amount plus interest (**£549,981.83**) and Valuation Fee (**£360**), CHAPS Fee (**£25**), Application Fee (**£125**), Arrangement Fee (**£999**) and Discharge Fee (**£125**).

The overall cost for comparison is **8.3% APRC** representative.

## Additional Notes

- This mortgage summary should be read in conjunction with the Terms and Conditions.
- All Dudley Building Society mortgage products are subject to limited availability and may be withdrawn at the Society's discretion
- Fees and rates may vary according to the individual case. Fees and rates will be confirmed upon application.

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